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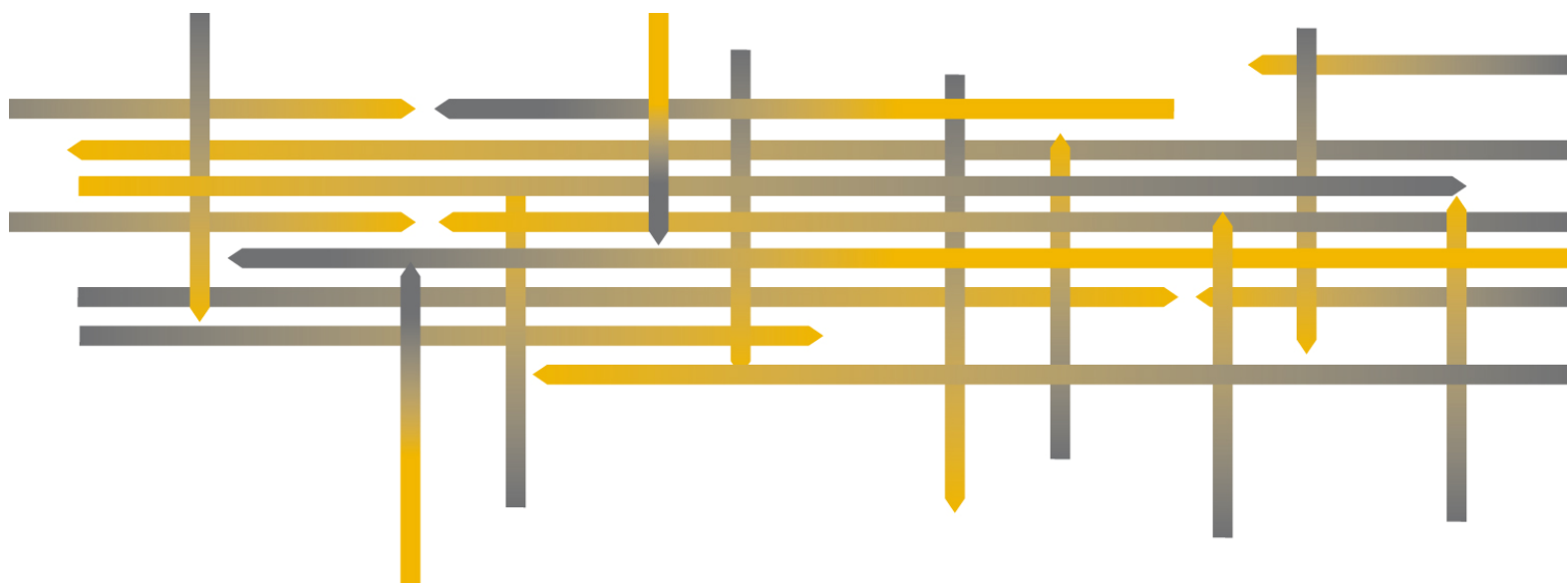
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Enfield Citizens' Advice Bureau

Clients Profile & Needs Gap Analysis

PROJECT REPORT – JUNE 2012

Alessio D'Angelo and Neil Kaye



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The Social Policy Research Centre (SPRC), Middlesex University

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Enfield Citizens' Advice Bureau Clients Profile & Needs Gap Analysis

Alessio D'Angelo and Neil Kaye

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1 - INTRODUCTION

The Enfield Citizens' Advice Bureau (ECAB) aims to provide advice to the community, in all its diversity and for all its needs as well as to improve the policies and principles that affect people's lives in the London borough of Enfield.

The financial downturn of the last few years has resulted in a large increase in the number of people seeking advice, and there have also been an increasing number of policy changes in both local and national government affecting the various sections of the community.

In December 2011 Enfield CAB commissioned Middlesex University's Social Policy Research Centre (SPRC) to conduct a research study aiming to:

- Map the characteristics of ECAB's clients, their level of satisfaction and the impact of ECAB's work on their lives.
- Carry out a comparative analysis between ECAB's clients and the Enfield population's profile to identify differences in terms of demographic and socio-economic characteristics.
- Explore need gaps among ECAB clients and in the wider Enfield population
- Contribute to the identification of challenges and opportunities for ECAB in the current economic and policy environment.

1.1 RESEARCH METHODS

Specifically, this small-scale study included the following research methods:

- **Quantitative analysis** (with the production of tables and charts)
 - Review and statistical analysis of data available at Enfield CAB:
 - ECAB's client database: Client profile and Social Policy Issues 2009/2010, 2010/2011, 2011/2012 (quarters 1 and 2)
 - ECAB's Client Satisfaction Survey 2011
 - Review and statistical analysis of data on the London borough of Enfield as a whole. Sources include the Office for National Statistics (ONS); 'Neighbourhood Statistics' website; Department for Work and Pensions (DWP); Department for Communities and Local Government; Department for Education; Enfield Council website; Enfield Observatory; and the London Datastore website.

- Comparison between ECAB datasets and the latest available statistics for the borough.

This comparison is used to identify groups and categories which are over- or under-represented among ECAB clients – thus providing some initial indications of those who are not currently using ECAB services.

On the other hand, differences between the two populations do not necessarily indicate unmet needs – these could be also due to, for example, groups who do not require CAB services or who are served by other organisations. Such issues are further explored with the ‘qualitative’ element of the research (see below).

Datasets from equivalent time periods were employed for enhanced comparability, although where available the most recent data from the ECAB database are also included, in order to show any change or emerging trend.

- **Qualitative analysis**, including:

- Interviews with 6 Enfield CAB members of staff;
- Interviews with 6 clients
- Interviews and consultation with representatives of other local service providers and stakeholders

The qualitative element of the research – of exploratory nature – is used to discuss in more depth the work of ECAB and the impact of its services, the needs and expectations of its clients, the unmet needs in the borough and the existing and emerging challenges and opportunities in the local context.

Interviews have been complemented by the acquisition and analysis of additional ECAB documents, including: service information sheets, annual reports, Client Survey reports, sample of survey forms, client enquiry form template, and registry of ‘request for translation and interpreters’.

1.2 ABOUT THIS REPORT

This report continues in five main sections. The following section (2) contains a statistical comparison between the population of the London borough of Enfield and the socio-demographic profile of ECAB clients in terms of their age, gender, ethnicity and ward of residence.

Section 3 looks in greater detail at the principal areas of enquiries that are made by clients. This section also includes a series of thematic analyses focusing on the Social Policy issues that most frequently arise as areas of clients' concern, namely: Benefit, Debt, Employment and Housing.

Section 4 provides a detailed analysis of the ECAB's Client Satisfaction Survey and, along with the findings of the qualitative interviews, assesses the impact that ECAB services have made to their clients.

This is followed in Section 5 by a discussion of the changing needs of clients and other future challenges facing the voluntary and community sector in Enfield and ECAB in particular.

Finally, the last Section (6) presents the conclusions that can be drawn from the study and makes recommendations for future strategies regarding client advice and community support.

2 - PROFILE OF ENFIELD POPULATION AND ECAB CLIENTS

2.1 ENFIELD POPULATION: AN OVERVIEW

The London Borough of Enfield is, in terms of population, one of the 5 largest in London. The latest estimate of the resident population for the year to mid-2010 (1st July 2009 – 30th June 2010) was 294,927 (see Table 1)

Table 1 – Top 5 London boroughs by population

#	Borough	Population (mid-2010)
1	BARNET	348,198
2	CROYDON	345,562
3	EALING	318,516
4	BROMLEY	312,380
5	ENFIELD	294,927

Source: ONS Population Estimates Unit, mid-2010

Enfield is also highly diverse – with a proportion of Black and Minority Ethnic residents higher than the London average (Table 2) – and geographically divided, with very affluent areas in the north and west and poorer areas in the north-east and south, including some of the most deprived wards in England. Our calculations on the Index of Multiple Deprivation 2010 reveal that Enfield is the London borough with the highest degree of inequality in terms of level of deprivation between its areas¹ (with a standard deviation of 13.063, slightly higher than Hackney) and the widest range between the least and most deprived areas in a borough². Trust for London's "London Poverty Profile 2011"³ also reveals that social disadvantage in Enfield is severe and deteriorating. In particular, Enfield has the highest rate of landlord repossession orders in the whole of London (2% of all households living in rented accommodation had received a landlord repossession order in 2010) and it is among the top 8 in terms of people living in temporary accommodation, residents earning less than the London Living Wage, infant mortality and number of children per childcare place.

¹ The Index of Multiple Deprivation is calculated in relation to so called Lower Super Output Areas (LSOAs), small areas whose boundaries were designed by the Office for National Statistics (ONS) to have similar population sizes (around 1,500 people each) and be as socially alike as possible in order to allow statistical reporting and comparability.

² For further details see Map 4 on page 21

³ See <http://www.londonpovertyprofile.org.uk/>

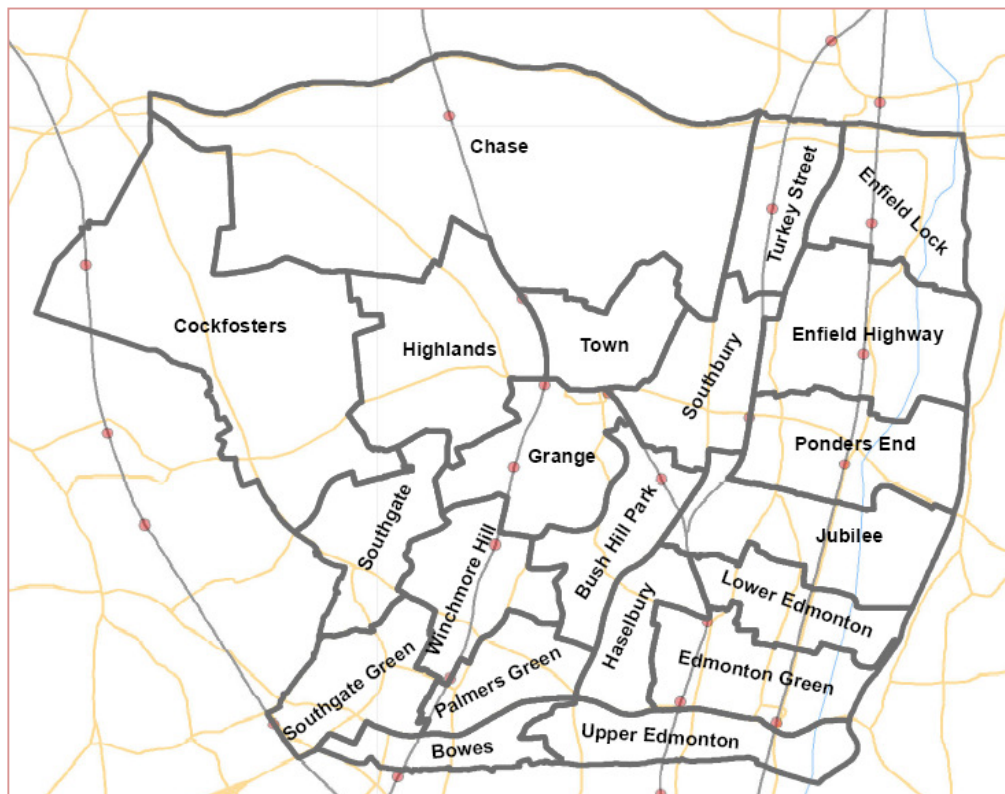
Table 2 – North London boroughs by % BME population

Borough	Population (thousands)	BME population (thousands)	% BME population
HACKNEY	216.0	105.6	48.9
HARINGEY	225.5	109.9	48.7
CAMDEN	231.2	99.1	42.9
ENFIELD	291.2	123.7	42.5
BARNET	343.1	139.1	40.5
LONDON	7,753.2	3,138.3	40.5
ISLINGTON	191.8	76.1	39.7

Source: ONS Population Estimates by Ethnic Group (PEEG), mid-2009

In the last decades Enfield has seen significant changes in its population profile and it is expected to change significantly in the near future. This section focuses on the latest available official statistics – mainly from 2010. On-going and expected population changes – and how these are going to affect the socio-economic condition and needs of the local population – are discussed in Section 5.

Map 1 – London borough of Enfield



2.2 ENFIELD CAB AND ITS CLIENTS

The current Enfield CAB, based in Ponders End, was set up in 2008 as a merger between Enfield Town CAB and Palmers Green CAB. In the last few years Enfield CAB has been developing a number of services and specific projects in order to address increasing and diversifying needs within the borough. In addition to face-to-face appointments and telephone advice, ECAB offers a reception and telephone 'triage' system. They have also introduced a more targeted approach when assisting clients by signposting and making referrals where appropriate, and using appointments for more complex issues. Additionally, Enfield CAB works in partnership with local solicitors, offering free specialist advice on family matters, employment, immigration, welfare benefits, housing and specialist debt advice provided by the Mary Ward Legal Centre.

Enfield CAB's projects are a core part of the bureau's business plan goal to widen access to advice services. With the continued support of a range of funders Enfield CAB is able to maintain and develop existing projects, including the HIV & AIDs advice project, Christian Action Housing Association welfare benefits and debt advice project and the Eastern European Advice Project (EEAP). They also provide advice in several of the Children's Centres in Enfield and hold a once-a-week drop-in centre at Palmers Green Library in the west of the borough.

As recorded in the ECAB's database, the total number of unique clients seen by Enfield Citizens' Advice Bureau (ECAB) in the 2009/10 period was 4,445. This increased to 7,731 in 2010/11 – a significant 73.9% annual increase. In the first two quarters of the year 2011/12 the recorded figure was 3,832 unique clients, slightly down (-8.7%) on the equivalent period for 2010/11, when 4,196 unique clients were seen.

As can be seen from Table 3, below, the increase in unique clients seen in Enfield between 2009/10 and 2010/11 was more than twice that seen by the neighbouring CAB of Barnet. In comparison to other bureaux situated in the north of the city, Enfield's increase in client numbers is by far the most significant in this period, although in absolute terms, Camden and Barnet CABs still see greater numbers of clients than Enfield CAB. Since of course the London boroughs have different population sizes, it is also interesting to look at clients served in relation to the resident population of each borough. In this respect, Enfield CAB has over 25 unique clients per 1,000 residents – an average figure compared to the rest of London CABs. The bureau with the largest number of clients per residents is Camden (47 clients per 1,000 people), the one with the smallest is Islington (13 clients per 1,000 people). (For further details see Appendix 1). It must also be noted that each CAB would also see a minority of clients who are not based in the same borough – in the case of ECAB, the clients whose place of residence is outside Enfield or not recorded is less than 6%.

Table 3 – North London boroughs' CAB total unique clients seen

Bureau	Total Unique Clients (2009/10)	Total Unique Clients (2010/11)	% increase
ENFIELD	4,163	7,428	78.43
BARNET	7,064	9,493	34.39
ISLINGTON	2,504	2,547	1.72
CAMDEN	10,955	11,075	1.10
HARINGEY	7,242	7,271	0.40
LONDON CABS TOTAL:	190,214	188,705	-0.79

**These figures show only those clients starting a new enquiry in the period and so do not include those clients seen by the bureau in relation to enquiries begun in previous years*

As can be seen from Table 4, the overwhelming majority of ECAB clients are seen in the context of the bureau's CORE Service (2,536 out of 2,839 Total New Clients in the current year to date). However, ECAB also provides support to specific target groups through their outreach projects.

Where as most of the clients seen as part of the main ECAB service are 'new' clients, who do not generally require follow-up appointments on the same issue, those who are seen in the context of the outreach projects are more likely to be 'repeat' clients.

The HIV – Enfield project, for example, provides support for relatively few clients, although the majority of these are seen as on-going, repeat clients. The need for long-term support can also be witnessed by the participation of repeat clients in the various other ECAB projects – in particular, the Children's Centres, which provide support for parents of young children, the Drug Project and the Eastern European Advice Project, which seeks to assist the integration of new immigrants from Eastern Europe. This is discussed further in Section 4 – Client Satisfaction and Impact Analysis.

Table 4 – ECAB clients starting a new enquiry (Projects and CORE Service)

Project	Total New Clients 10-11	% New	Total Repeat Clients 10-11	% Repeat	Total New Clients 11-12*	% New	Total Repeat Clients 11-12*	% Repeat
Christian Action	45	100.0	0	0	23	100.0	0	0.0
EEAP	140	91.5	13	8.5	65	75.6	21	24.4
Children Centre	311	94.2	19	5.8	177	75.6	57	24.4
Drug Project	22	100.0	0	0	22	100.0	0	0.0
HIV - Enfield	45	46.4	52	53.6	16	32.7	33	67.3
CORE Service	6,386	93.7	432	6.3	2,536	82.8	525	17.2

*Totals for 2011/12 are for Q1 and Q2 only

2.3 COMPARING DEMOGRAPHIC PROFILES

The next few sections will look at overall demographic profile of ECAB clients in terms of age, gender, ethnicity and language.

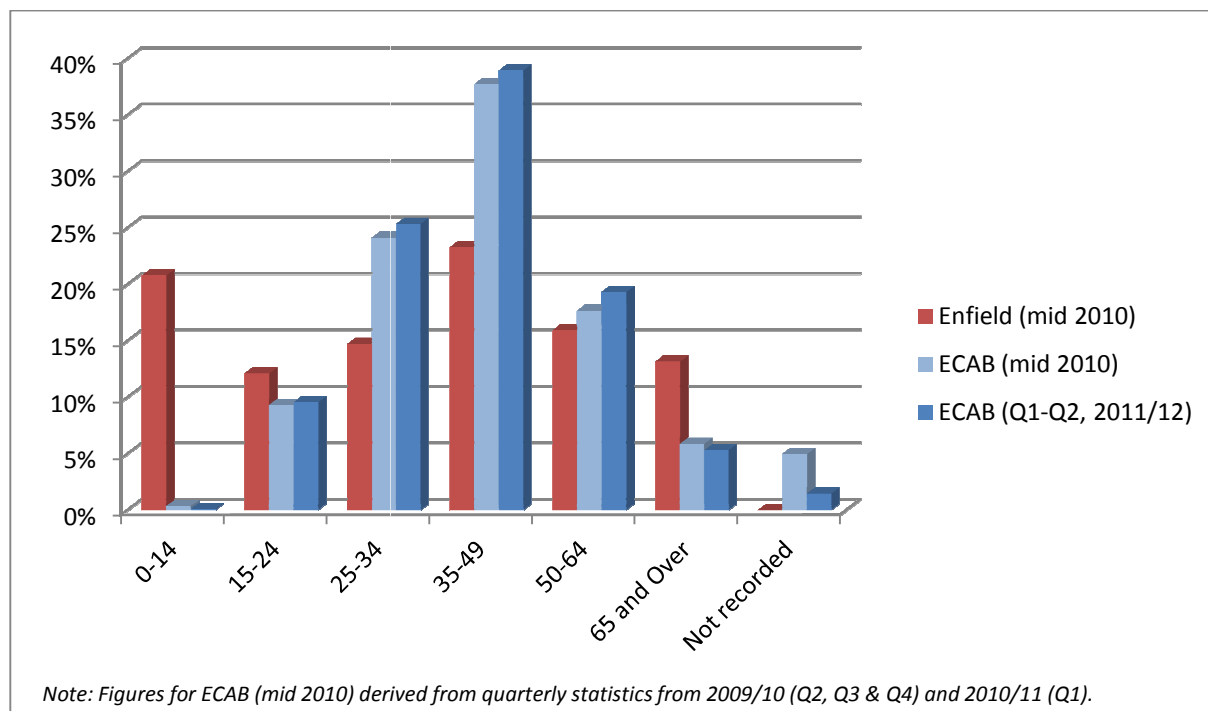
Finally, section 2.3.6 will focus on geographic distribution of clients and compare it with the different levels of deprivation of each ward.

2.3.1 Age

Figure 1, below, compares the age distribution of the Enfield population with the age distribution of ECAB clients. This shows that the age groups most under-represented in terms of the clients seeking advice from Enfield CAB are the youngest – (0-14) and (15-24) – and the oldest (65 and over).

The lack of clients under 14 was of course to be expected – due to the nature and scope of ECAB service – and the relatively small number of young (15-24) people overall was anticipated by initial interviews conducted with ECAB members of staff. On the other hand, the reason for the relatively small proportion of Over 65s seen as clients is not immediately apparent. For further analysis, see Case Study Groups – Section 5.5.

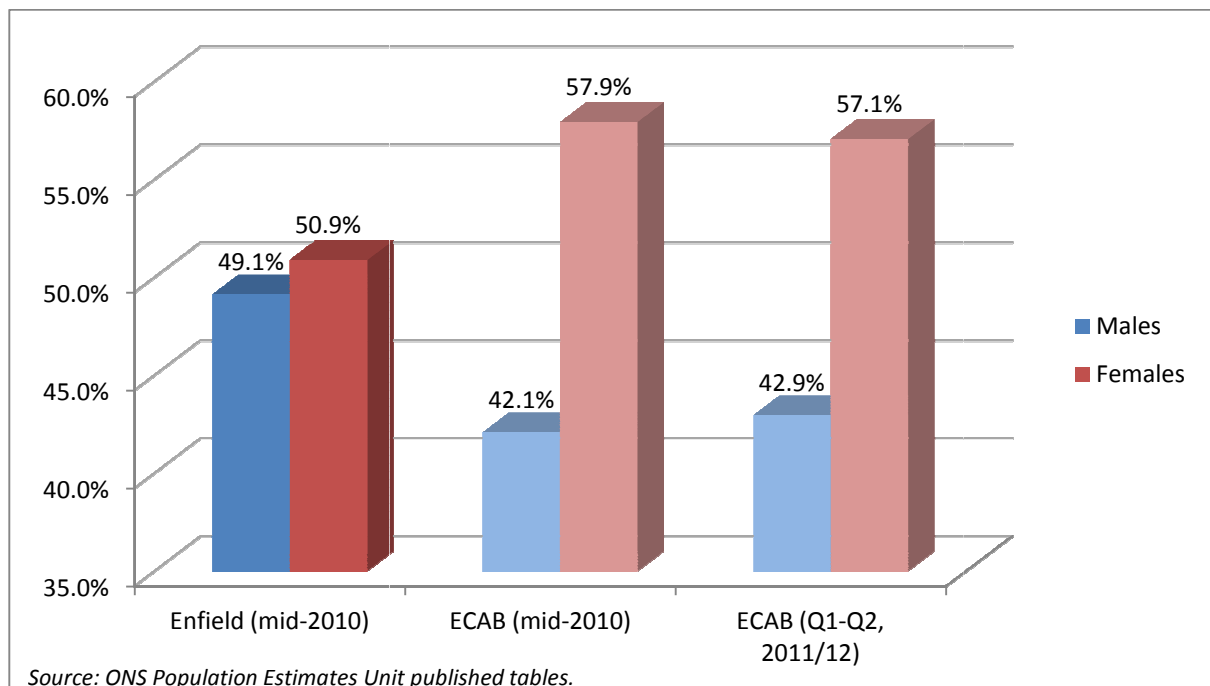
Figure 1 – Age Groups (%)



2.3.2 Gender

The relatively equal male/female split in the Enfield population as a whole is not reflected in the clients seen by the Enfield CAB over the same period (year to mid-2010). Figure 2 illustrates that the proportion of females (57.9%) was much greater than that of males (42.1%). It also shows that this pattern has continued into the first two quarters of 2011/12, with 57.1% of Enfield CAB's clients being women. These figures suggest a greater propensity for women to utilise the various services of the CAB in Enfield.

Figure 2 – Gender distribution



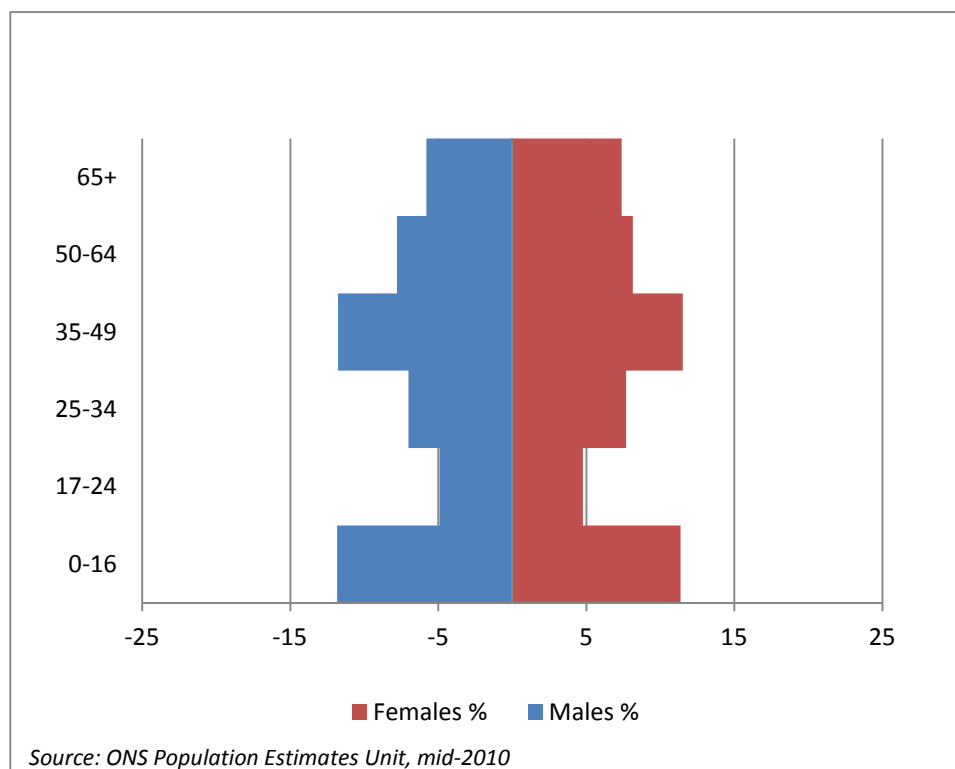
2.3.3 Gender and Age

The gender/age distribution for the borough of Enfield (Figure 3.1) shows an even males/female split with a high proportion of under-16 year-olds and a substantial amount of 34-49 year olds.

By contrast, the distribution for the clients of ECAB displays a considerable under-representation of young people, particularly in the 0-16 age range. Whilst female clients represent a large majority, particularly among younger age groups, this gender imbalance appears to be reduced among older clients and for the most current period (Figure 3.3) males in the (65+) group outnumber females of the same age group.

As can be seen in Figures 3.2 and 3.3 the gender/age distribution of ECAB clients has remained relatively constant over the last two quarters as compared with statistics for the previous complete year. This suggests that there may be underlying reasons why certain gender and age groups are not accessing CAB services in Enfield.

Figure 3.1 – Enfield Population (mid-2010) by gender and age group



2 – Profile of clients and population

Figure 3.2 – ECAB Clients (2010/11) by gender and age group

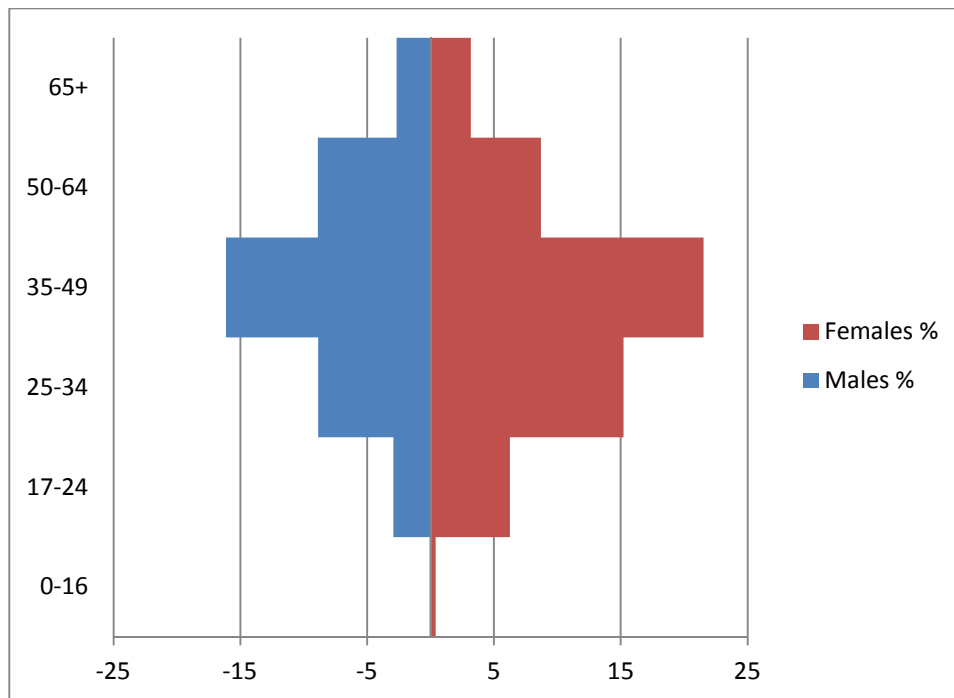
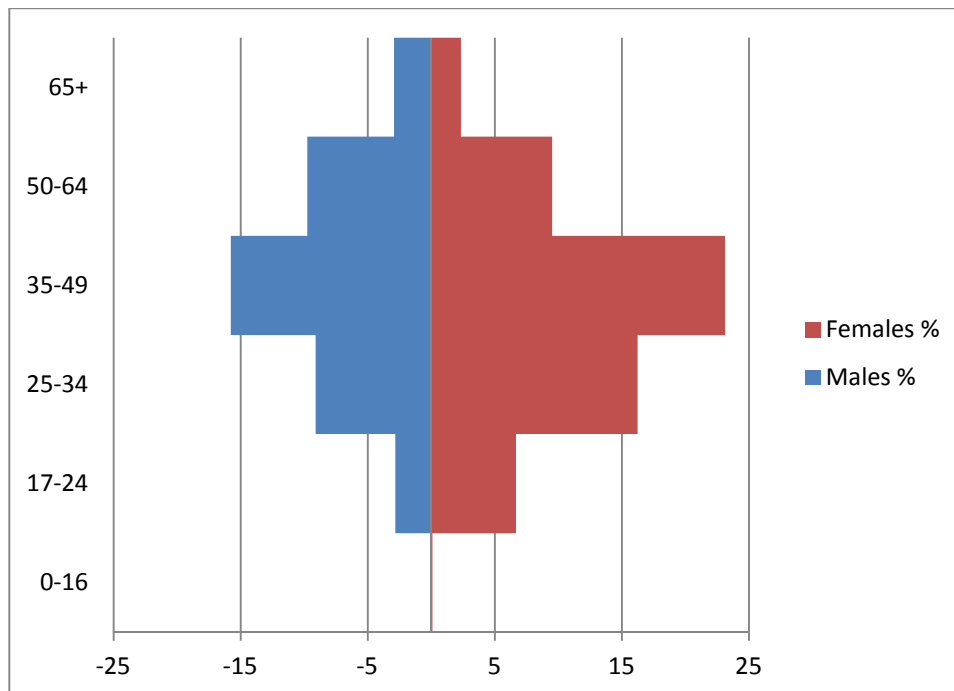


Figure 3.3 – ECAB Clients (Q1-Q2, 2011/12) by gender and age group



2.3.4 Ethnicity

Figure 4 shows that, where as 42.6% of the Enfield population (mid-2010) belonged to Black and Minority Ethnic (BME) groups, the proportion of BME clients using Enfield CAB services over the same period was much higher (75.4%) – and has continued to remain over-represented to a similar extent (79.3%) in the first two quarters of 2011/12. The following table (Table 5) shows the proportion of Enfield CAB clients broken down by ethnic group and compares the figures with official statistics for the overall residential population of the borough.

Figure 4 – White: British and Total Black and Minority Ethnic (BME) groups (%)

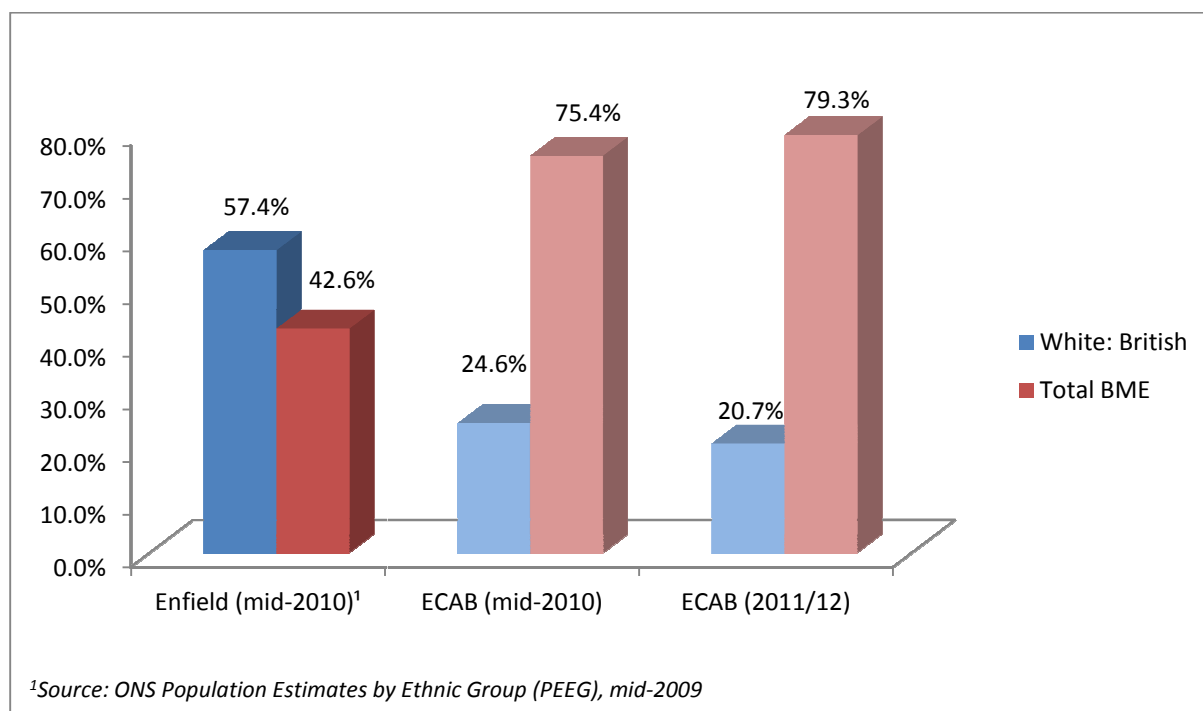


Table 5 – Ethnic groups (%)

Ethnic Group	Enfield (mid-2009) ¹	ECAB (2009/10)	ECAB (2010/11)	ECAB (Q1-Q2, 2011/12)	Gap: Enfield-ECAB (2009)
White: British	57.4	26.4	23.4	20.7	-31.0
White: Irish	2.3	1.3	1.1	1.2	-1.0
White: Other	11.8	17.6	20.9	23.6	5.8
Mixed	3.8	6.4	5.2	3.7	2.6
Asian/Asian British	9.7	7.0	7.9	8.4	-2.7
Black Caribbean	5.0	7.0	8.9	10.4	2.0
Black African	6.1	16.3	21.6	24.7	10.2
Other Black	1.0	1.4	1.2	0.8	0.4
Chinese/Other	2.8	10.0	4.5	2.9	7.2
Total BME	42.6	66.9	71.3	75.6	24.3

¹Source: ONS Population Estimates by Ethnic Group (PEEG), mid-2009

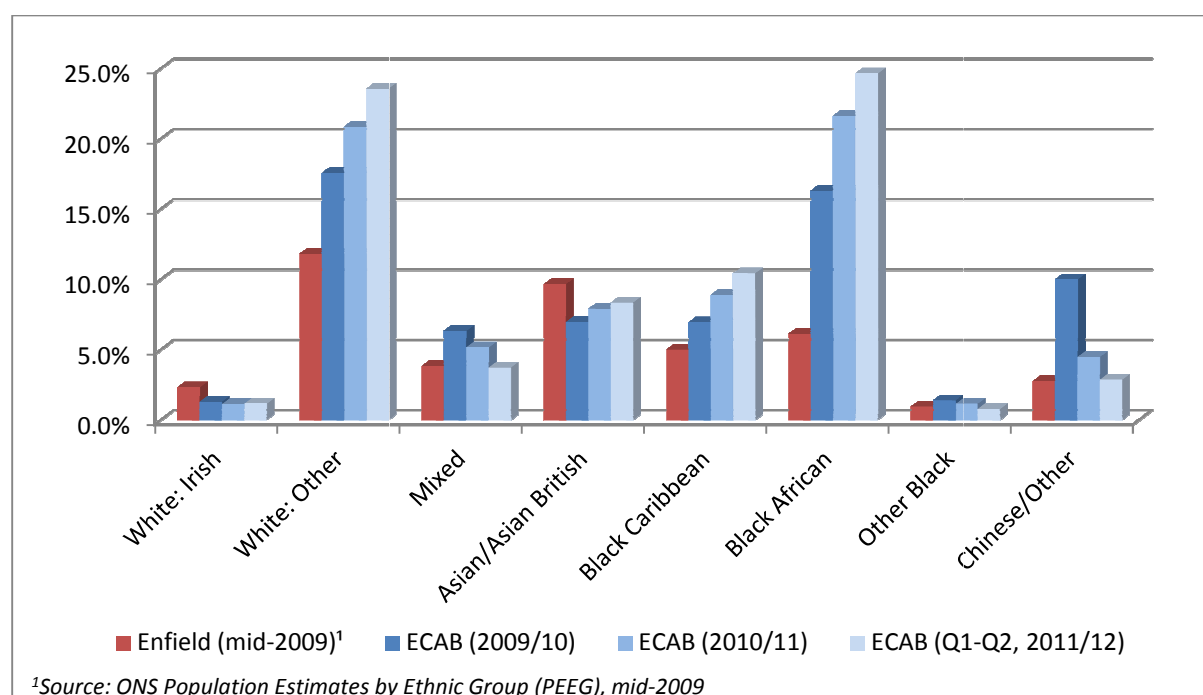
It suggests that the “Black African” and “White: Other” groups make up a much higher proportion of the clients seen by ECAB than these groups do in Enfield as a whole.

This can be seen clearly in Figure 5, where the proportion of these two ethnic groups is not only much higher than in the Enfield population, but has also been increasing over the previous two-and-a-half years as compared to other categories. In the first two quarters of 2011/12, “Black African” and “White: Other” clients made up almost half (48.3%) of all Enfield CAB clients.

It should be noted that the “White: Other” group is a vastly disparate one, comprising groups from Latin America, Turkey, Cyprus and Albania, as well as East European economic migrants and Roma, Gypsy and Traveller communities.

The reasons for the over-representation of these ethnic groups among the clients of Enfield CAB could include: a greater need for support and advice among these communities; or a lack of provision or appropriate support from other service providers.

Figure 5 – Black and Minority Ethnic Groups (%)



2.3.5 ‘Preferred Language’

The four most-spoken minority languages ‘preferred’ by ECAB clients in the first two quarters of 2011/12 were: 1) Polish; 2) Turkish; 3) Somali and 4) French.

As can be seen in Table 6, these minority languages have been the most common among clients of ECAB for each of the time periods under research. However it should also be noted that more than 15 recorded ‘preferred’ minority languages are spoken by CAB clients in Enfield.

Table 6 – ‘Preferred’ Languages among ECAB clients (% of valid responses)

Preferred Languages	2009/10	2009/10 (%)	2010/11	2010/11 (%)	Q1-Q2, 2011/12	Q1-Q2, 2011/12 (%)
<i>English</i>	610	72.9	1564	80.0	787	72.5
Polish	77	9.2	86	4.4	65	6.0
Turkish	31	3.7	82	4.2	48	4.4
Somali	16	1.9	30	1.5	27	2.5
French	13	1.6	21	1.1	19	1.7
Farsi	6	0.7	6	0.3	6	0.6
Albanian	5	0.6	11	0.6	9	0.8
Spanish	5	0.6	1	0.1	1	0.1
Arabic	4	0.5	13	0.7	4	0.4
Bengali	1	0.1	7	0.4	4	0.4
Gujarati	1	0.1	1	0.1	1	0.1
Portuguese	1	0.1	6	0.3	4	0.4
<i>Others</i>	67	8.0	128	6.5	111	10.2
TOTAL	837	100.0	1956	100.0	1086	100.0

In terms of drawing a representative profile of ECAB clients, however, it must be noted that in the statistics for the latest time period (to end Q2 2011/12) over 71% of clients decline to indicate their ‘preferred’ language. Preferred language also went unrecorded in almost three-quarters (74.7%) of clients from the previous year’s figures (2010/11) and more than 80% of clients in 2009/10.

No recent and accurate estimate of the languages spoken in the borough is available, however, the yearly schools census, collecting the main language spoken by children in primary and secondary schools, can be used as an approximation. According to the January 2010 Schools Census the most widespread community languages in the borough include Turkish, Somali, Kurdish and Polish (as well as other eastern European Languages). Overall, the dataset records 148 languages or dialects spoken by pupils in Enfield, with a much higher proportion of children with English as Additional Language (EAL) than the national

2 – Profile of clients and population

average. More detailed statics are currently available for 2008 and are presented in the table below.

Table 7 – Languages Spoken by pupils in Enfield schools (2008)

Language	Enfield	Enfield (%)
<i>English/Believed to be English</i>	27,960	58.9
Turkish	4,470	9.4
"Other than English"	2,450	5.2
Somali	1,380	2.9
Greek	1,260	2.6
Bengali	1,050	2.2
French	700	1.5
Unknown	690	1.4
Albanian/Shqip	680	1.4
Akan	660	1.4
Polish	440	0.9
Arabic	410	0.9
Gujarati	410	0.9
Kurdish	410	0.9
<i>Others</i>	4,540	9.5
TOTAL	47,510	100.0

Source: DfE, Schools Census 2008

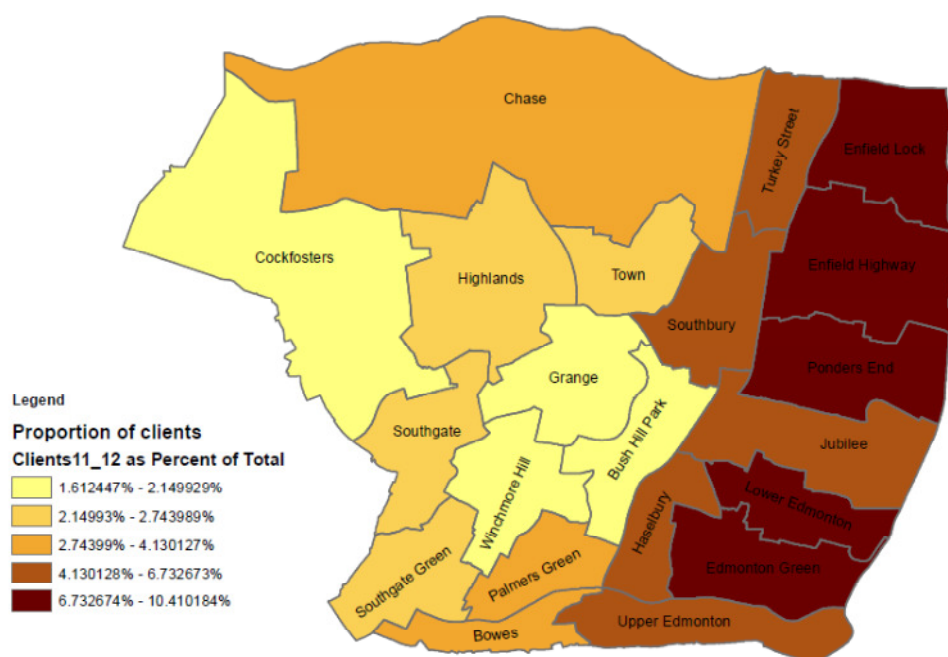
2.3.6 Ward population (and levels of deprivation)

Table 8, below, shows the proportion of Enfield CAB clients seen for the periods 2009/10 (complete year), 2010/11 (complete year) and 2011/12 (Q1 and Q2), broken down by their ward of residence within the Local Authority. For each of the last three years, the wards contributing the greatest proportion of ECAB clients were Ponders End, Lower Edmonton, Edmonton Green and Enfield Lock. In particular, in the first two quarters of the current year, it can be seen that more than 10% of ECAB clients were residents of the Ponders End ward. This is the ward in which the ECAB office is situated. The data for 2011/2012 are also displayed geographically in Map 2.

Table 8 – LA ward of residence for ECAB clients (% total enquiries by Enfield residents)

Ward	ECAB clients (2009/10)	ECAB clients (2010/11)	ECAB clients (2011/12)
Bowes	3.5	3.3	3.4
Bush Hill Park	2.5	2.5	2.1
Chase	3.5	3.7	4.1
Cockfosters	1.9	1.9	1.6
Edmonton Green	7.6	7.9	8.2
Enfield Highway	6.6	7.1	7.4
Enfield Lock	7.5	6.9	7.5
Grange	2.1	2.1	2.0
Haselbury	6.1	6.2	6.7
Highlands	2.8	2.7	2.3
Jubilee	5.8	6.0	6.5
Lower Edmonton	6.9	7.8	8.4
Palmers Green	4.4	4.2	3.5
Ponders End	9.2	9.8	10.4
Southbury	5.9	5.6	5.3
Southgate	3.7	2.9	2.7
Southgate Green	2.9	2.6	2.6
Town	3.3	3.0	2.7
Turkey Street	4.9	5.6	5.0
Upper Edmonton	5.8	5.9	5.3
Winchmore Hill	3.1	2.2	1.9
TOTAL	100.0	100.0	100.0

Map 2 – ECAB clients by LA ward (% of total enquiries, Q1-Q2, 2011/12)



It must be noted that not all wards contain an equal number of residents and some wards, whilst appearing to be over-represented in absolute terms, may contain a larger resident population than others in the borough. In order to counteract this, Figure 6 shows the number of ECAB clients seen per 1,000 people in each of the borough's wards. The average Enfield total clients per 1,000 people is indicated by the blue bar on the chart, with those wards containing an over-representation of CAB clients to the left, and those wards to the right being under-represented in terms of ECAB clients.

These data are also shown on Map 3, which clearly reveals how wards in the eastern and southern parts of Enfield are more prominently represented among ECAB clients, whilst fewer clients are resident in the wards in the west and northwest of the borough. Comparing this with Map 4 – which shows the distribution of wards in terms of level of 'multiple deprivation', suggests that this geographical pattern of clients is a direct reflection of the borough's socioeconomic polarisation, as alluded to in Section 1.

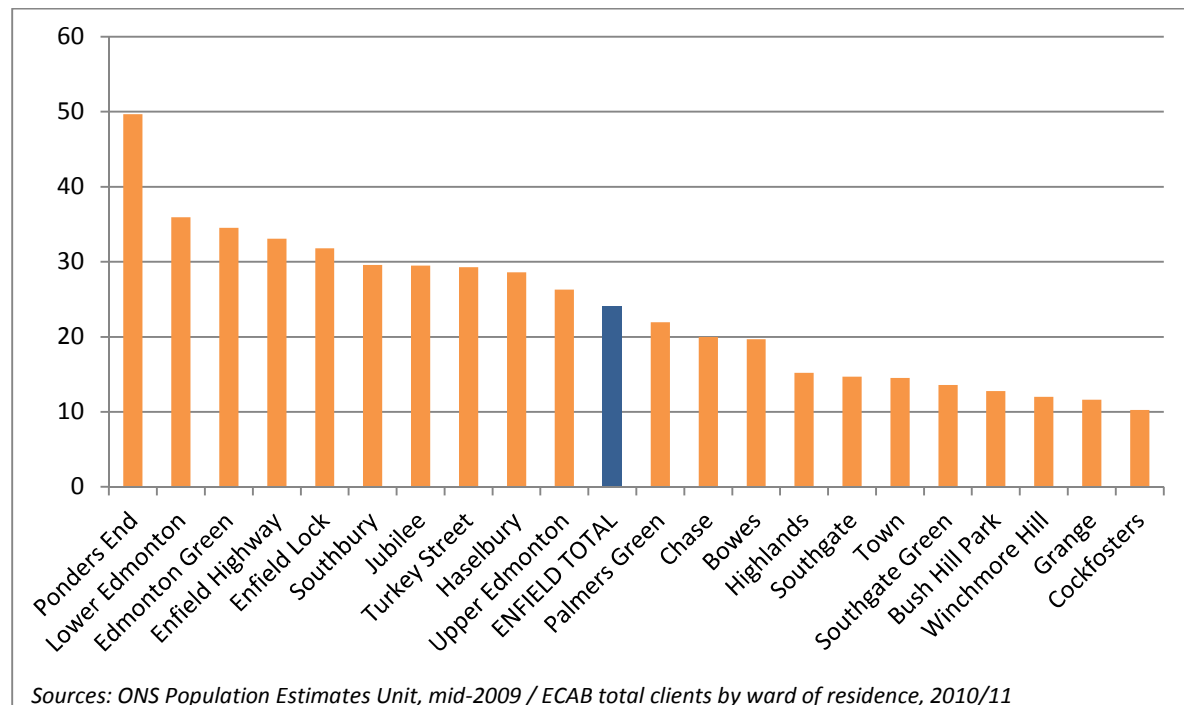
Finally, Figure 7 plots the number of ECAB clients per 1,000 people living in each of Enfield's 21 LA wards against that ward's average Index of Multiple Deprivation (IMD) score from 2010⁴. This confirms a clear correlation between a higher level of deprivation in a ward and a greater propensity for residents from that ward to utilise (and arguably to require)

⁴ The Index of Multiple Deprivation is a measurement produced by the Department of Communities and Local Government (CLG) combining a number of indicators, chosen to cover a range of economic, social and housing issues, into a single deprivation score for each small area in England.
<http://www.communities.gov.uk/publications/corporate/statistics/indices2010>

2 – Profile of clients and population

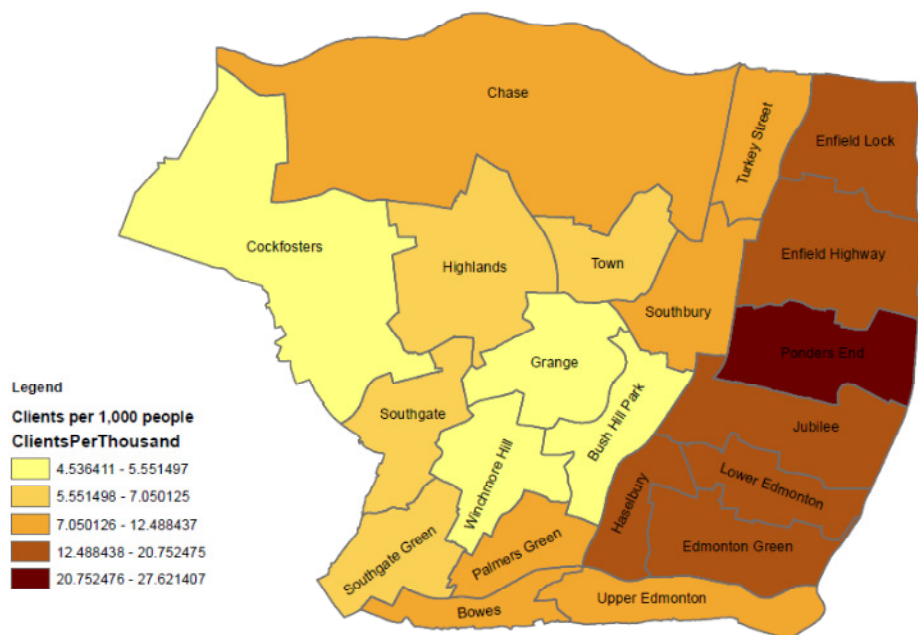
services of Enfield CAB. On the other hand, it can also be seen that Ponders End is even more prominently represented than might be suggested from its average IMD score.

Figure 6 – ECAB clients per 1,000 by LA ward

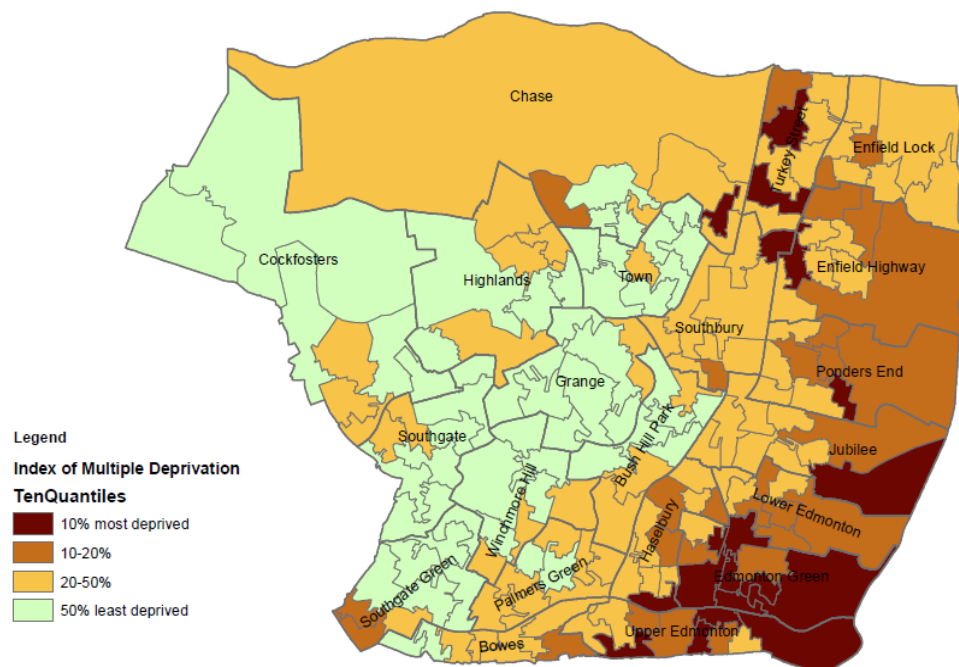


2 – Profile of clients and population

Map 3 – ECAB clients per 1,000 people by LA ward

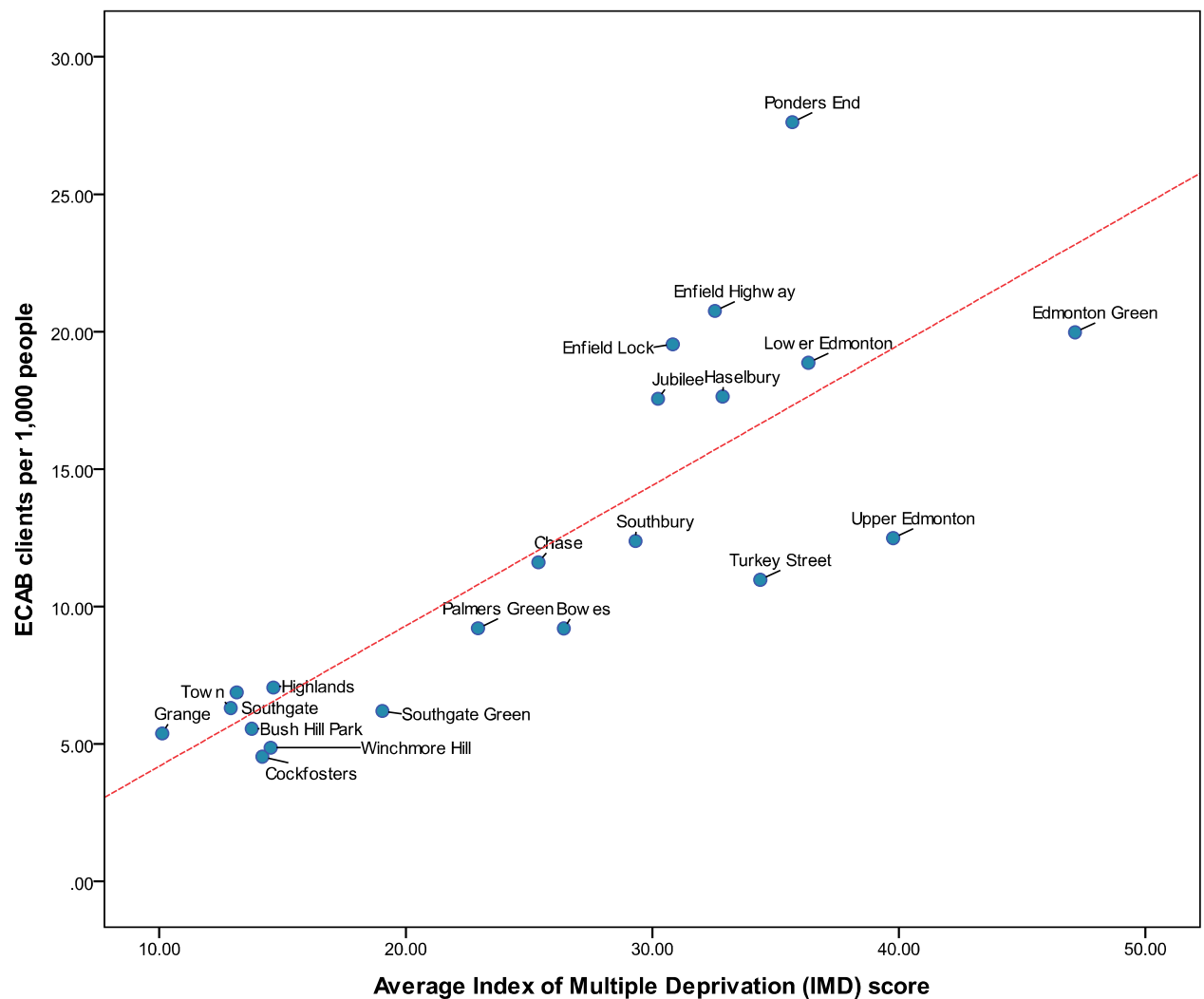


Map 4 – Average Index of Multiple Deprivation (IMD) score by Enfield LSOAs



2 – Profile of clients and population

Figure 7 – ECAB clients per 1,000 people/Average Index of Multiple Deprivation (IMD) score



Data sources: Department for Communities and Local Government, Indices of Deprivation 2010; Office for National Statistics population estimates; Enfield CAB (clients database).

3 - CLIENT ENQUIRIES AND SOCIAL POLICY AREAS

3.1 ENQUIRIES BY SOCIAL POLICY CODE AND CLIENTS' CHARACTERISTICS

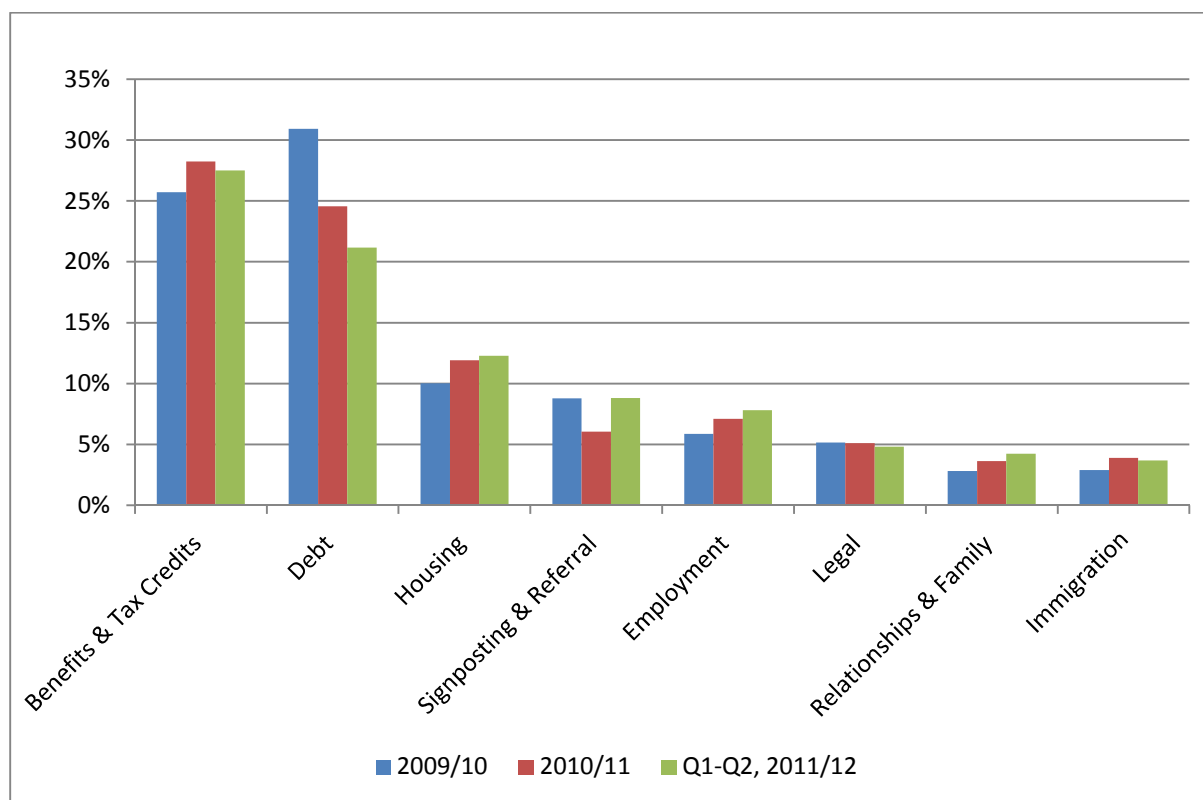
Data from Enfield CAB (Table 9) show that the three most common Social Policy issues in the first two quarters of 2011/12 are the same as those for the previous complete years, i.e.: 1) Benefits & Tax Credits; 2) Debt; and 3) Housing.

In particular, Benefits & Tax Credits and Debt comprise by far the largest category areas (27.5% and 21.2% respectively in Q1-Q2, 2011/12), with Housing enquiries also consistently providing more than 10% of all ECAB enquiries. Enquiries relating to Signposting and Referral were slightly greater as a proportion of the total than those relating to Employment issues, as had been the case in 2009/10 (although this was reversed in 2010/11).

Table 9 – Social Policy Issues (% of total enquiries)

Social Policy Issues	2009/10 (%)	2010/11 (%)	2011/12 (%) (Q1-Q2)
Benefits & Tax Credits	25.7	28.2	27.5
Debt	30.9	24.6	21.2
Housing	10.0	11.9	12.3
Signposting & Referral	8.8	6.0	8.8
Employment	5.9	7.1	7.8
Legal	5.2	5.1	4.8
Relationships & Family	2.8	3.6	4.2
Immigration, Asylum & Nationality	2.9	3.9	3.7
Financial Products & Services	1.9	1.6	1.9
Utilities and Communications	1.3	1.5	1.5
Consumer Goods & Services	1.1	1.6	1.5
Travel, Transport & Holidays	0.6	1.3	1.4
Health & Community Care	1.2	1.0	1.2
Education	0.5	1.0	0.9
Tax	0.7	0.8	0.8
Other	0.6	0.6	0.5
TOTAL	100	100	100

Figure 8 - Social Policy Issues (% total enquiries)



The next few paragraphs briefly look at the social policy areas in terms of demographic characteristics. In following sections (3.2, 3.3, 3.4 & 3.5) these data is explored in more detail in relation to four key areas of advice: benefits, debt, housing and employment.

Gender distribution

In terms of gender distribution, Table 10 below confirms the fact that, as noted above in Section 2.3.2, the majority of enquiries are undertaken by women, with only the Legal category displaying a greater proportion of male clients during the first two quarters of the current year.

The largest gender difference appears in the Education category, where four-fifths of all enquiries are made by women. This includes advice and support on children's formal education as well as advice on higher/further education (HE/FE) and adult educational opportunities.

Table 10 – Social Policy Issues by gender (%)

Social Policy Issues	Female (%)	Male (%)	Difference (Female-Male)
Benefits & Tax Credits	64.2	35.8	28.4
Debt	59.3	40.7	18.6
Housing	61.2	38.8	22.4
Signposting & Referral	58.4	41.5	17.0
Employment	51.7	48.3	3.3
Legal	48.9	51.1	-2.1
Relationships & Family	64.7	35.3	29.5
Immigration, Asylum & Nationality	61.1	38.7	22.4
Financial Products & Services	53.0	47.0	5.9
Utilities and Communications	73.7	26.3	47.4
Consumer Goods & Services	54.5	45.5	8.9
Travel, Transport & Holidays	50.3	49.7	0.5
Health & Community Care	51.8	48.2	3.6
Education	80.2	19.8	60.3
Tax	61.4	38.6	22.8
Other	70.1	29.9	40.3
TOTAL	60.1	39.9	20.2

ECAB, Q1-Q2, 2011-12

Age distribution

In terms of the Age profile of clients, it appears (see Table 11) that the issues most affecting older age groups (i.e. 50-64; 65+) concern Benefits & Tax Credits and Debt, whereas Housing and Employment are issues more prominently associated with the younger, (17-24) and (25-34), age groups.

Figure 9 clearly illustrates that around half of Immigration enquiries are made by those under the age of 35, whilst both Tax and Consumer advice are predominantly (more than 40%) sought by clients aged 50 and over.

Table 11 – Social Policy Issues by age group (%)

Social Policy Issues	0-24	25-34	35-49	50-64	65+
Benefits & Tax Credits	7.2	23.3	40.0	24.9	4.0
Debt	5.3	23.4	45.5	22.4	2.8
Housing	12.0	29.4	37.3	15.1	4.9
Signposting & Referral	9.5	27.0	37.3	19.1	5.2
Employment	8.7	29.7	43.8	16.6	0.6
Legal	9.5	25.3	39.3	18.1	5.8
Relationships & Family	6.1	26.0	46.2	15.9	3.8
Immigration, Asylum & Nationality	13.0	39.5	31.3	13.8	1.2
Financial Products & Services	8.7	19.0	34.4	24.5	12.3
Utilities and Communications	1.0	23.9	51.2	15.3	8.6
Consumer Goods & Services	5.0	16.8	36.6	23.8	17.3
Travel, Transport & Holidays	12.6	18.8	33.5	26.2	8.4
Health & Community Care	13.3	14.5	32.5	24.1	10.2
Education	25.0	21.6	43.1	9.5	0.0
Tax	1.8	20.2	36.0	32.5	8.8
Other	11.9	31.3	29.9	14.9	7.5
TOTAL	8.2	25.4	40.6	20.6	4.3

ECAB, Q1-Q2, 2011-12

Figure 9 – Social Policy Issues by age range (%)

ECAB, Q1-Q2, 2011/12

Ethnicity distribution

The following table (Table 12) shows a break down of the main top-level Social Policy issues by ethnic group. In almost every Social Policy issue “Black African”, “White: Other” and “White: British” represent the largest client groups. In particular, “White : Other” clients are more likely to seek advice on issues concerning Employment, Legal and Benefit & Tax Credits which, although comprising a diverse group, may indicate a high proportion of Eastern European economic migrants from within the EU. Interestingly, Debt is the only area of enquiry where “White: British” clients are relatively larger than any other ethnic group.

Table 12 – Social Policy Issues by ethnic group (%)

Social Policy Issues	White: British	White: Other	Asian/ Asian British	Black or Black British - African	Black or Black British - Caribbean	Mixed	Chinese or Other
Benefits & Tax Credits	17.4	28.6	8.2	28.3	8.3	3.3	3.7
Debt	24.5	21.3	8.6	22.6	11.3	3.8	4.1
Housing	19.9	21.2	7.7	27.2	11.7	4.6	4.0
Signposting & Referral	16.5	26.6	7.4	27.6	12.6	3.2	2.7
Employment	20.5	29.1	6.1	21.9	11.8	4.3	2.2
Legal	20.1	24.7	7.7	23.5	11.7	4.8	4.0
Relationships & Family	24.4	23.0	10.3	22.3	8.9	4.9	3.1
Immigration, Asylum & Nationality	2.6	21.4	9.2	47.5	10.0	2.2	5.2
Financial Products & Services	18.6	25.3	11.1	26.1	9.9	5.5	2.8
Utilities and Communications	20.6	18.7	16.3	26.8	13.9	1.0	2.4
Consumer Goods & Services	19.8	23.8	11.9	20.3	11.9	4.0	3.0
Travel, Transport & Holidays	13.1	23.0	12.0	26.2	12.0	4.7	2.6
Health & Community Care	30.1	14.5	14.5	26.5	7.2	1.2	4.8
Education	12.1	21.6	8.6	43.1	7.8	3.4	0.9
Tax	11.4	33.3	4.4	36.8	8.8	4.4	0.9
Other	26.9	23.9	11.9	22.4	10.4	3.0	0.0
TOTAL	19.4	24.7	8.4	26.6	10.5	3.7	3.6

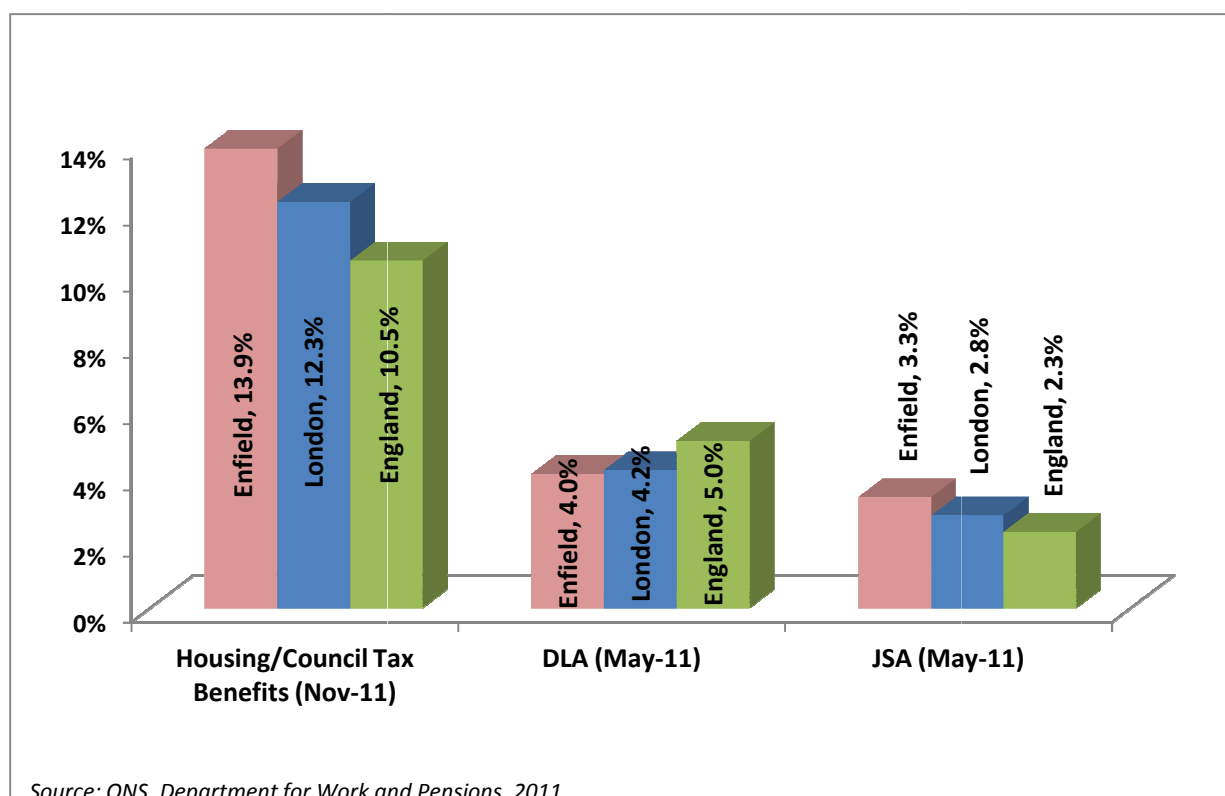
ECAB, Q1-Q2, 2011-12

3.2 THEMATIC ANALYSIS: BENEFITS

Enfield

According to the official statistics for 2011, Enfield has a slightly greater proportion of residents claiming either Housing Benefit or Council Tax Benefit or both, than London and England overall. These housing-related benefits are claimed by more than 40,000 people in the borough of Enfield and this group represents a significant proportion of welfare recipients in the borough. In addition, a significant number of people in the borough claim Disability Living Allowance (DLA; 4.0%) and/or Job Seekers' Allowance (JSA; 3.3%). Whilst the levels of the former – related to individuals' health status – is broadly comparable with regional and national rates, the latter is 0.5% higher than the London-wide average. Enfield's higher proportion of JSA claimants, may suggest a greater overall level of unemployment in the borough, which is further examined within the thematic analysis of Employment.

Figure 10 – Benefits claimants (% resident population)



ECAB

The issue of benefits, as previously noted, has provided the greatest number of enquiries made by ECAB clients in each of the last two-and-a-half years (in quarters 1 & 2 of 2011/12 it made up 27.5% of all enquiries).

Table 13, below, provides a break down of the main sub-categories that these enquiries comprised. It is clear that Housing Benefit has been and remains the greatest source of enquiries relating to the benefits system (greater than 16%), whilst Tax Credits advice, Employment Support Allowance (ESA), Job Seekers' Allowance (JSA) and Other Benefits Issues each also contribute significantly (between 8.5%-10%) to enquiries within this category.

Figure 11 visualises the trend for 7 of the main sub-categories.

Table 13 – Benefits enquiries (%)

Benefits Issues	2009/10 (%)	2010/11 (%)	Q1-Q2, 2011/12 (%)
Housing Benefit	18.7	16.4	16.9
Working+Child Tax Credits	9.1	9.2	11.3
Employment Support Allowance	7.5	11.3	10.0
Other benefits issues	5.7	9.5	8.7
Jobseekers Allowance	9.1	9.2	8.5
Council Tax Benefit	10.6	8.0	8.0
Income Support	9.1	7.7	7.4
DLA-Care Component	8.1	7.2	7.2
DLA-Mobility Component	6.4	6.5	6.2
Child Benefit	4.3	3.7	4.4
Pension Credit	2.3	2.2	2.4
Carers Allowance	1.1	1.7	1.7
Social Fund Loans-Budget	1.0	1.2	1.5
SF Community Care grants	1.1	1.3	1.4
Social Fund Loans-Crisis	0.9	1.0	1.2
Incapacity Benefit	3.0	1.9	1.1
National Insurance	0.6	0.7	0.9
State Retirement Pension	0.7	0.7	0.6
Attendance Allowance	0.6	0.6	0.5
TOTAL	100.0	100.0	100.0

Figure 11 – Benefits enquiries – main issues (%)

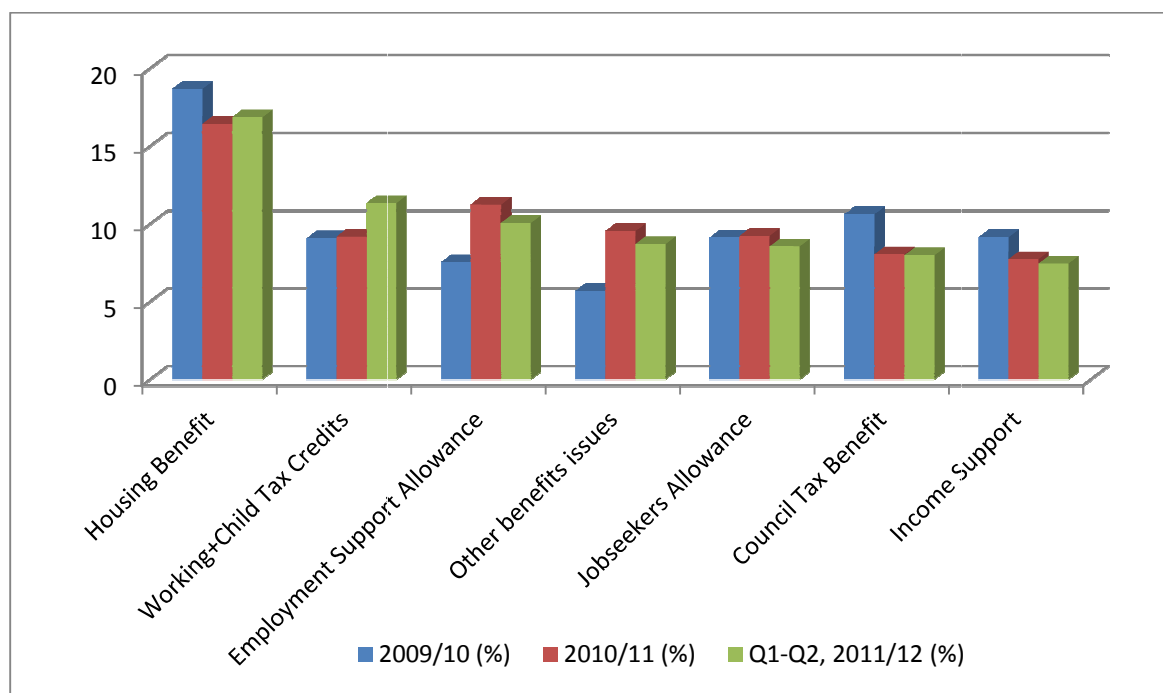
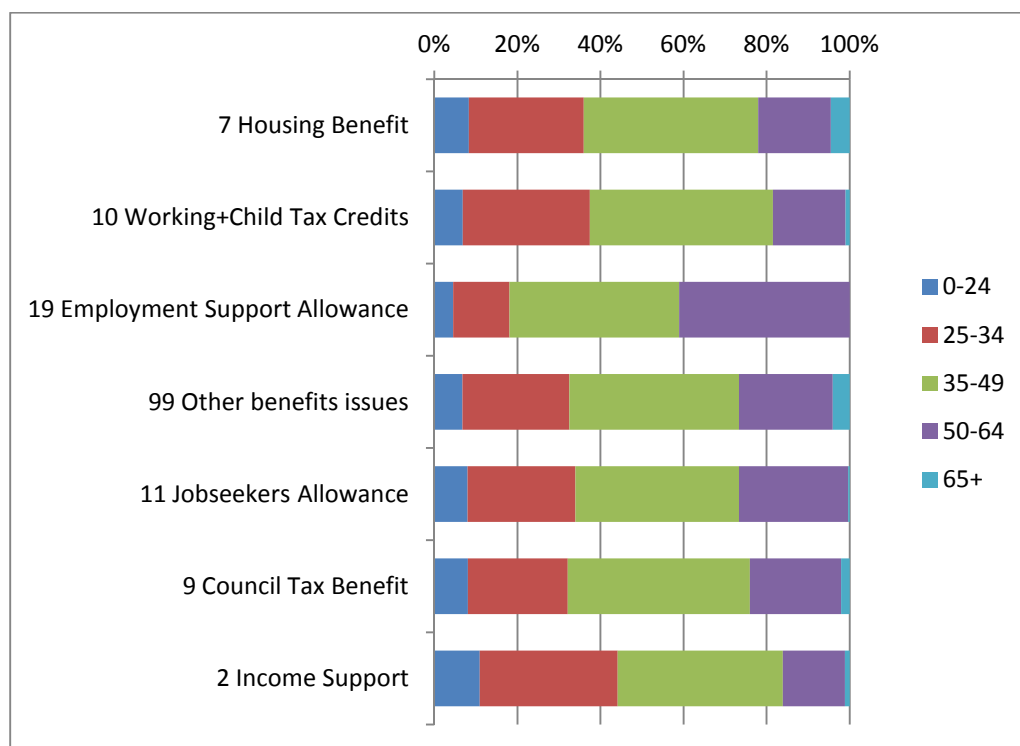


Figure 12 shows the age profile of ECAB clients making enquiries relating to the main Social Policy issues concerning benefits. The chart suggests that younger age groups (17-24 and 25-34) are more prominent in enquiries relating to Child Benefit and Income Support; whereas the older groups (59-64 and 65+) are more concerned with Pensions Credits and Disability Living Allowance.

The full table of benefits enquiries (Table 14) shows in more detail the breakdown by age group in each of the sub-categories.

It shows that the (35-49) age group is the most prominent in all of the areas, except for enquiries relating to pensions which, as expected, are predominantly made by clients over 50.

Whilst this age group represents around 38% of the total of ECAB's clients (see Section 2.3.1), the majority of benefits enquiries issues are over-represented by clients of this age and for some – most notably Incapacity Benefit (52.5%) and Social Fund Community Care grants (50.9%) – this group represent a majority of total enquiries.

Figure 12 – Benefits enquiries by age group (%)**Table 14 – Benefits enquiries by age group (%)**

Benefits Issues	0-24	25-34	35-49	50-64	65+
Housing Benefit	8.3	27.3	41.7	17.3	4.5
Working+Child Tax Credits	6.9	30.5	44.0	17.5	0.9
Employment Support Allowance	4.5	13.6	40.8	41.1	0.0
Other benefits issues	6.8	25.5	40.6	22.5	4.0
Jobseekers Allowance	7.8	25.4	38.6	25.7	0.3
Council Tax Benefit	8.1	23.8	43.6	21.8	2.0
Income Support	10.8	32.7	39.2	14.7	1.1
DLA-Care Component	5.9	16.0	39.8	35.3	3.0
DLA-Mobility Component	4.3	13.7	42.1	36.1	3.9
Child Benefit	11.0	31.1	42.1	13.4	1.2
Pension Credit	0.0	2.2	6.7	43.3	47.8
Carers Allowance	9.5	15.9	31.7	38.1	4.8
Social Fund Loans-Budgtg	8.9	33.9	33.9	19.6	3.6
SF Community Care grants	9.4	22.6	50.9	11.3	3.8
Social Fund Loans-Crisis	4.7	27.9	34.9	32.6	0.0
Incapacity Benefit	5.0	2.5	52.5	35.0	2.5
National Insurance	11.8	17.6	38.2	26.5	5.9
State Retirement Pension	0.0	9.1	4.5	59.1	27.3
Attendance Allowance	0.0	5.9	5.9	0.0	88.2
Discrimination	0.0	100.0	0.0	0.0	0.0
TOTAL	7.2	23.3	40.0	24.9	4.0

Finally, if the six main issues relating to benefits enquiries are looked at in terms of clients' ethnic background (Table 15), it is clear that the "Black African" and "White: Other" groups are overwhelmingly the most prominent in each of the categories. Council Tax Benefit and Working/Child Tax Credits in particular appear to affect BME groups more, whilst the "White British" group comprise less than 14% of these enquiry issues, significantly below the average 17.4% for this group when making benefits-related enquiries (cf. Table 12).

Table 15 – Benefits enquiries by ethnic group (%)

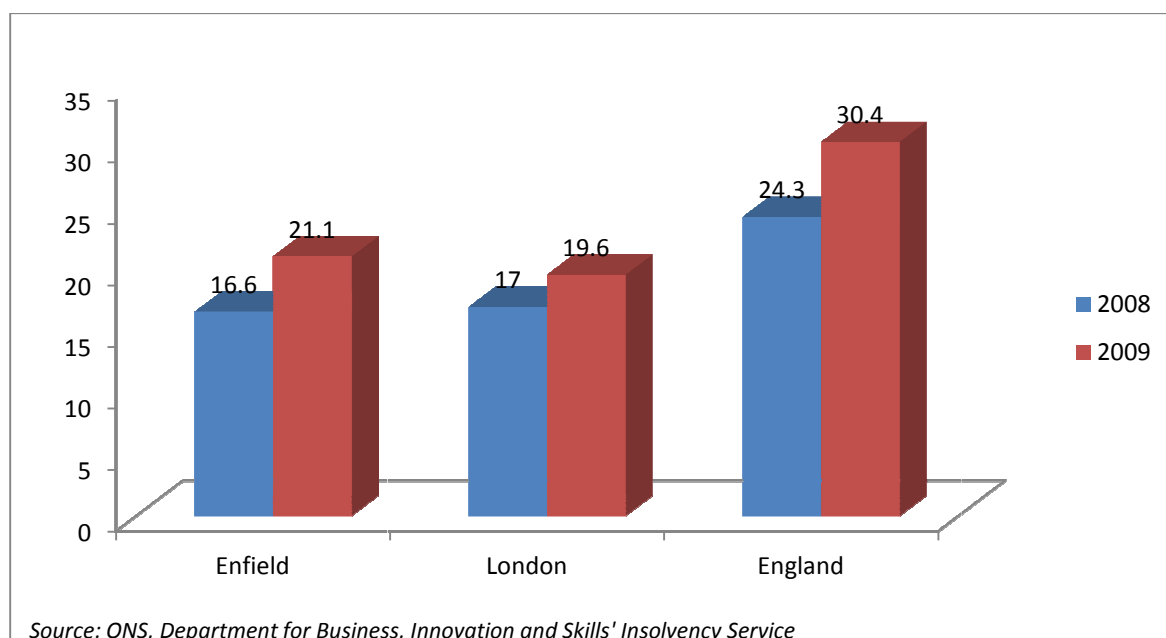
Benefits Issues	White: British	White: Other	Asian/ Asian British	Black or Black British - African	Black or Black British - Caribbean	Mixed	Chinese or Other
Housing Benefit	14.5	26.1	7.8	36.4	7.3	2.2	4.0
Working+Child Tax Credits	14.2	29.3	8.0	36.2	4.3	1.9	3.1
Employment Support Allowance	19.5	29.1	10.4	21.9	8.3	4.3	5.3
Other benefits issues	24.3	28.3	10.5	18.5	9.5	4.0	1.8
Jobseekers Allowance	16.9	29.5	5.0	34.2	7.8	1.6	1.9
Council Tax Benefit	13.8	32.2	9.7	27.2	8.1	2.7	2.7
Income Support	15.5	26.6	6.5	33.8	6.5	5.8	3.6
DLA-Care Component	23.8	25.3	7.4	19.7	12.6	4.8	4.8
DLA-Mobility Component	19.3	27.5	9.0	23.6	9.0	5.6	4.7
Child Benefit	7.9	35.4	6.7	32.3	10.4	3.0	2.4
Pension Credit	22.2	34.4	10.0	8.9	14.4	3.3	6.7
Carers Allowance	20.6	30.2	9.5	20.6	14.3	1.6	1.6
Social Fund Loans-Budgtg	10.7	30.4	3.6	33.9	16.1	3.6	1.8
SF Community Care grants	15.1	18.9	1.9	39.6	5.7	1.9	15.1
Social Fund Loans-Crisis	16.3	30.2	16.3	20.9	9.3	2.3	2.3
Incapacity Benefit	45.0	20.0	7.5	10.0	5.0	5.0	7.5
National Insurance	20.6	29.4	8.8	29.4	0.0	5.9	0.0
State Retirement Pension	13.6	50.0	4.5	9.1	13.6	0.0	9.1
Attendance Allowance	35.3	35.3	11.8	5.9	0.0	5.9	5.9
Discrimination	0.0	0.0	0.0	100.0	0.0	0.0	0.0
TOTAL	17.4	28.6	8.2	28.3	8.3	3.3	3.7

3.3 THEMATIC ANALYSIS: DEBT

Enfield

The most recent published statistics for personal insolvency applications indicate that personal debt levels are increasing at borough, regional and national level. Figure 13 reveals that the rate of new personal insolvencies in Enfield for 2009 lay at 21.1 per 10,000, overtaking the overall rate for London as a whole (19.6 per 10,000). This had not been the case in 2008 when the rate of new personal insolvencies in Enfield was comparable with, yet slightly below the London average (16.6 compared to 17.0 per 10,000). The rise in new personal insolvency applications is apparent also at a national level, which remains much higher than the rate for London in 2008 and 2009 at 24.3 per 10,000 and 30.4 per 10,000 respectively.

Figure 13– New Personal Insolvencies (rate per 10,000)



ECAB

As seen above (Figure 8), 21.2% of enquires made by ECAB clients in 2011/12 concerned issues of debt. The chart below summarises the main issues of enquiry made within this broad social policy category and reveals trends in the proportions of clients seeking advice in different areas of their personal spending and debt management.

For example, there appears to be a downward trend in the proportion of clients enquiring about Credit store and charge card debts, although this remains the largest sub-category of debt advice sought.

Unsecured Personal Loan debts and Mortgage/Secured Loan arrears also exhibit a downwards trend across the time period; however, there has been a consistent rise in the

proportion of clients seeking advice on Fuel debts, Telephone and Broadband debts. Almost half (47.7%) of all debt enquiries concerned one of the six main issues displayed in Figure 14.

Figure 14 – Debt enquiries – main issues (%)

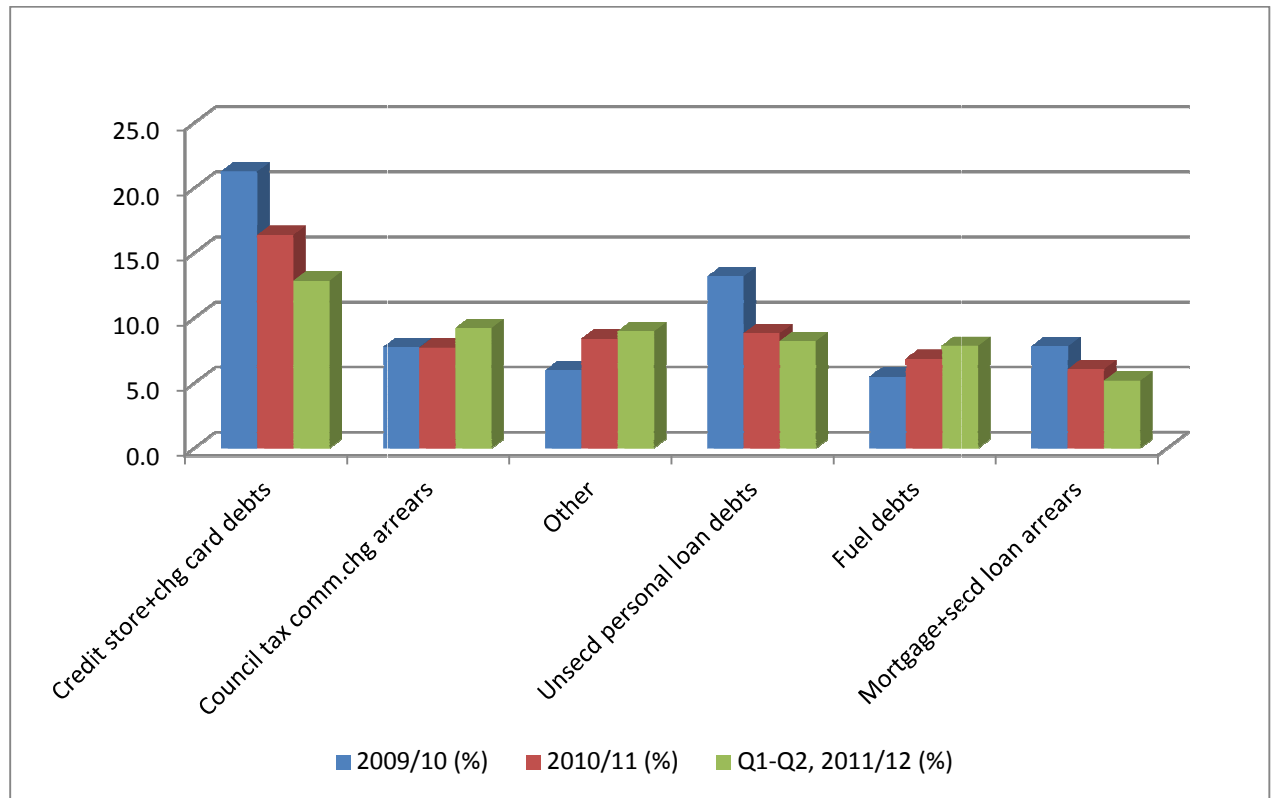


Table 16 – Debt enquiries (%)

Debt Issues	2009/10 (%)	2010/11 (%)	Q1-Q2, 2011/12 (%)
Credit store+chg card debts	21.3	16.4	12.9
Council tax comm.chg arrears	7.8	7.7	9.2
Other	6.0	8.4	9.0
Unsecd personal loan debts	13.2	8.8	8.2
Fuel debts	5.5	6.9	7.9
Mortgage+secd loan arrears	7.9	6.1	5.2
Telephone and Broadband debts	1.8	3.2	4.3
Bank+building soc.overdrafts	4.8	4.9	4.3
Rent arrears-LAs or ALMOs	2.7	2.8	4.2
Overpts.Hou+Council Tax Bens.	1.9	2.5	3.9
Rent arrears-hsg assocs	2.1	2.9	3.2
Water supply+sewerage debts	1.6	2.8	3.1
Rent arrears-priv.landlords	2.3	2.9	3.1
Debt relief order	5.5	5.3	2.9
Overpayments of IS+/or JSA	1.0	2.6	2.8
Private Bailiffs	1.0	1.6	2.6
Overpayments of WTC+CTC	0.8	2.1	2.5
Mag.Cts fines+comp.ord.arrears	1.2	1.8	2.3
Unpd parkg penalty+cong.chgs	0.7	1.4	1.8
Catalogue+mail order debts	1.9	2.1	1.7
Bankruptcy	5.8	4.2	1.4
3rd pty debt coln excl bailiffs	0.4	0.6	1.2
Social Fund debts	0.5	0.5	0.9
Hire purchase arrears	0.9	0.8	0.7
Other legal remedies	1.2	0.5	0.4
Maint.+child support arrears	0.4	0.3	0.3
TOTAL	100	100	100

Further breakdowns by gender, age and ethnicity, however, do not reveal any significant variations within these demographic groups (see Appendix 3), which may indicate the indiscriminate effect of economic hardship in the current climate.

However, it must also be noted that debt enquiries are broken down into a much larger number of sub-themes than other Social Policy issues. This may mean that only slight variations are noticeable across the different issues. It may be beneficial to aggregate similar areas of enquiry so that underlying trends can be more readily observed.

3.4 THEMATIC ANALYSIS: HOUSING

Enfield

Official statistics at borough level indicate that, in 2011, 16% of Enfield residents were in social housing, either in Local Authority, Housing Associations or Other Public Sector accommodation. As shown in Figure 15, this is slightly lower than the average proportion of publically-supplied housing for England (18.0%), and around two-thirds of the London-wide average (24.1%).

With regards to the issue of homelessness, Enfield has a lower rate of statutory homelessness (0.82 per 1,000 people) than London and is roughly comparable with the figure for England overall (see Figure 16 below). The number of households in temporary accommodation, however, is significantly higher than both London and the average rate across the country – 8.31 households per 1,000 in Enfield are in temporary accommodation, representing almost 2,500 families in the borough.

Figure 15 – Housing stock by tenure (%)

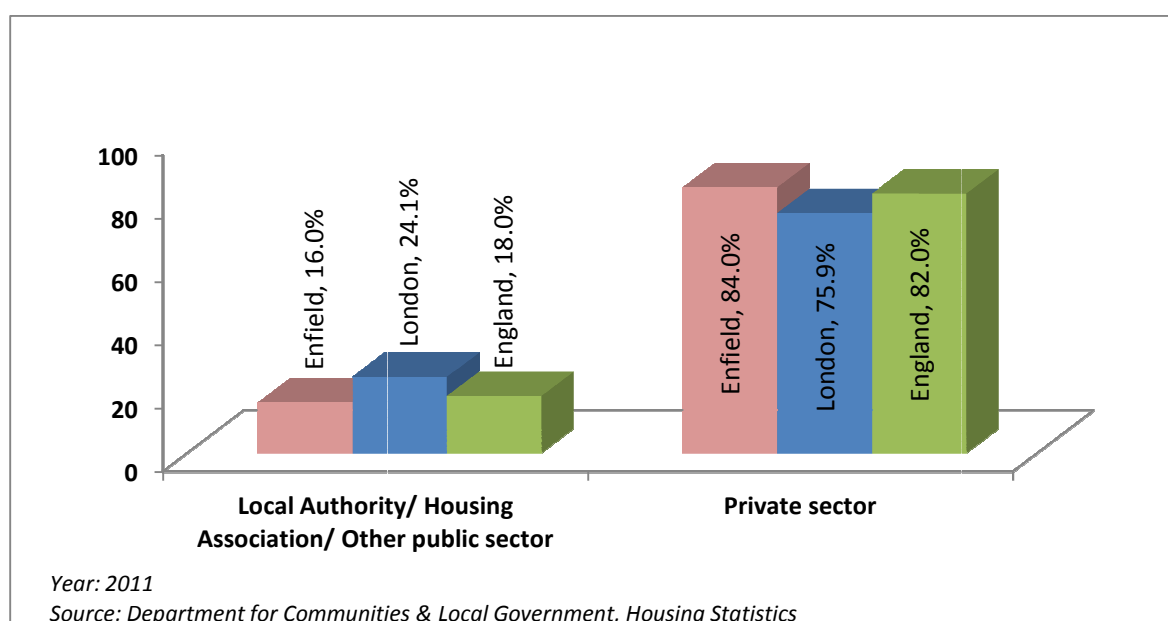
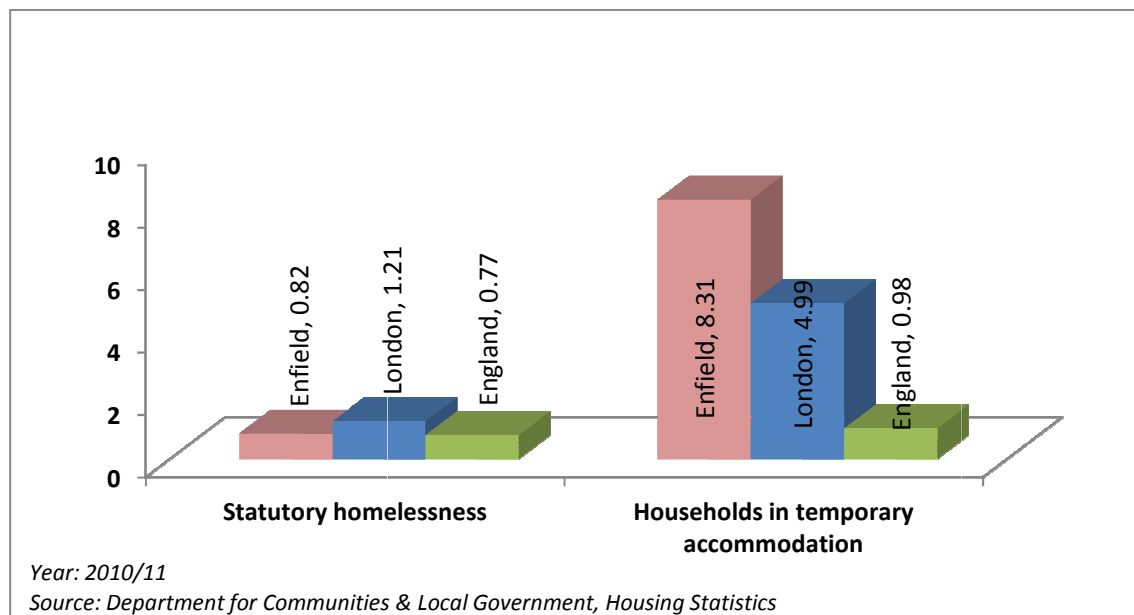


Figure 16 – Homelessness/Temporary accommodation (rate per 1,000)



ECAB

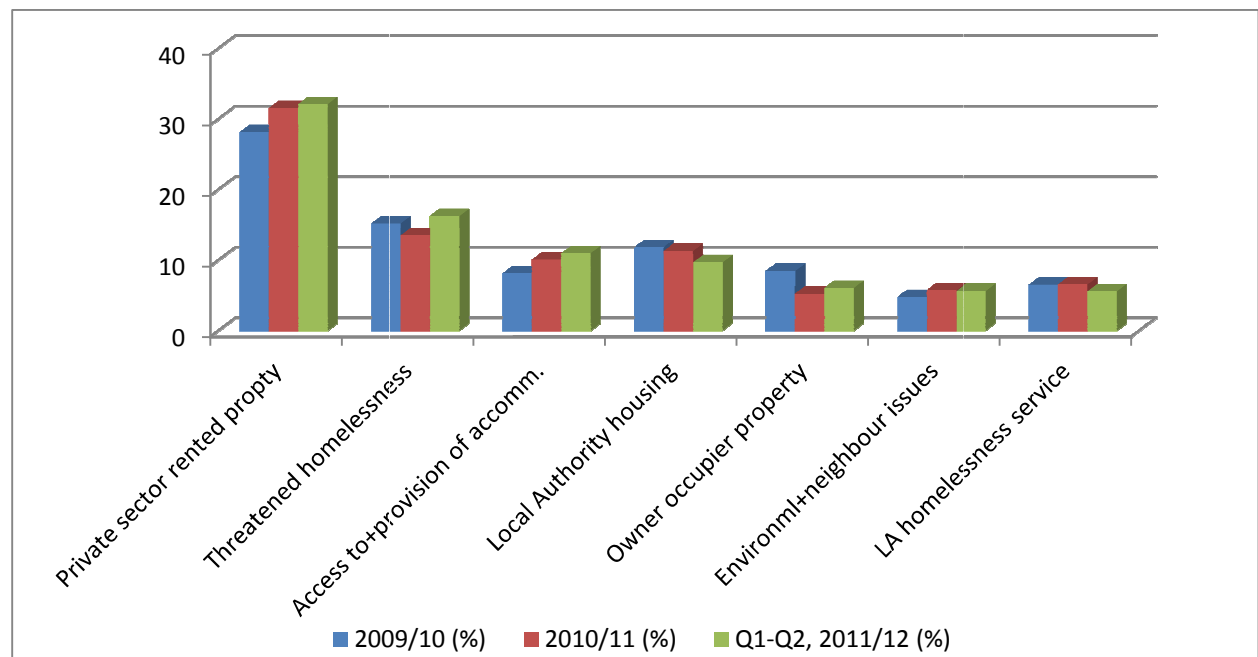
As previously noted (see Figure 8), over 10% of enquires made by ECAB clients in the last two-and-a-half years were on housing issues. Table 17 shows that in the first two quarters of 2011/12, the majority of these enquiries concerned Private Sector Rented properties (32.1%), 'Threatened Homelessness' (16.3%) and 'Access to/Provision of Accommodation' (11.0%). Issues relating to Local Authority Housing, although falling slightly from previous years, however, still made up almost 10% of those seeking housing advice.

Despite this, it can be seen from Figure 17 that there has been little change in the relative importance of each of the main sub-categories with the greater part of the housing enquiries concerning those in the private rental sector.

Table 17 – Housing enquiries (%)

Housing Issues	2009/10 (%)	2010/11 (%)	Q1-Q2, 2011/12 (%)
Private sector rented propty	28.2	31.5	32.1
Threatened homelessness	15.2	13.5	16.3
Access to+provision of accomm.	8.2	10.1	11.0
Local Authority housing	11.8	11.3	9.7
Owner occupier property	8.5	5.2	6.1
Environml+neighbour issues	4.8	5.8	5.6
LA homelessness service	6.5	6.6	5.6
Actual homelessness	3.8	4.3	5.3
Other housing issues	6.8	6.4	4.3
Housing assoc. property	6.2	5.1	3.7
Discrimination	0.0	0.2	0.2
TOTAL	100	100	100

Figure 17 – Housing enquiries – main issues (%)



The table below shows the composition of these enquiries in terms of ethnicity of the client. “Black African” clients are the relative majority among those making enquiries related to both Private Sector properties and ‘Threatened Homelessness’, although the “White Other” group is that with the largest number of ‘Actual Homelessness’ enquiries, as well as the largest number of LA housing enquires. Finally, the relative majority of ‘Neighbourhood’ issues and ‘Owner Occupier’ inquiries come from “White British” clients.

Table 18 - Housing enquiries by ethnic group

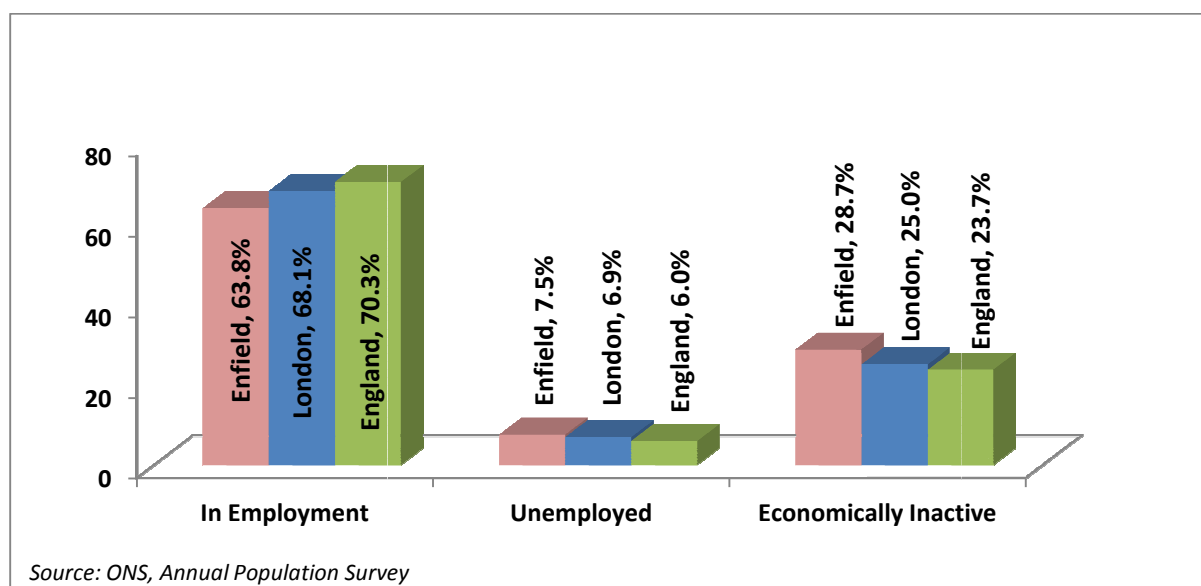
Housing Issues	White: British	White: Other	Asian/ Asian British	Black/ Black British - African	Black/ Black British - Caribbean	Chinese or Other Ethnic Group	Mixed
Owner occupier property	28.7	29.7	5.9	8.9	14.9	4.0	2.0
Environml+neighbour.	36.2	17.0	8.5	10.6	10.6	8.5	3.2
Housing assoc. property	29.0	8.1	11.3	17.7	19.4	6.5	8.1
Local Authority housing	19.8	24.1	9.3	20.4	14.2	4.9	4.3
Other housing issues	15.3	25.0	15.3	22.2	13.9	2.8	4.2
Actual homelessness	14.6	29.2	2.2	23.6	20.2	3.4	3.4
Private sector rented propty	17.0	20.6	7.7	30.3	7.3	4.3	6.9
Access/provision of accom.	18.0	16.9	8.2	32.2	13.7	3.8	4.9
Threatened homelessness	19.6	21.4	7.0	33.9	11.8	1.5	2.6
LA homelessness service	17.2	22.6	4.3	39.8	11.8	4.3	0.0
Discrimination	25.0	0.0	0.0	75.0	0.0	0.0	0.0
TOTAL	19.9	21.2	7.7	27.2	11.7	4.0	4.6

3.5 THEMATIC ANALYSIS: EMPLOYMENT

Enfield

Statistics from the latest Annual Population Survey (2010/11) shown in Figure 18, reveal that a higher proportion of people in Enfield are unemployed (7.5%) than the London (6.9%) and national (6.0%) average. Additionally, the proportion of the Enfield population that are 'Economically Inactive' – that is, those in full-time education, long-term sick, unpaid carers or retired persons – is also higher than regional and national levels, which means the overall percentage of people 'In Employment' in Enfield (63.8%) remains significantly below the figures for London (68.1%) and England (70.3%).

Figure 18 – Economic activity, 2010/11



ECAB

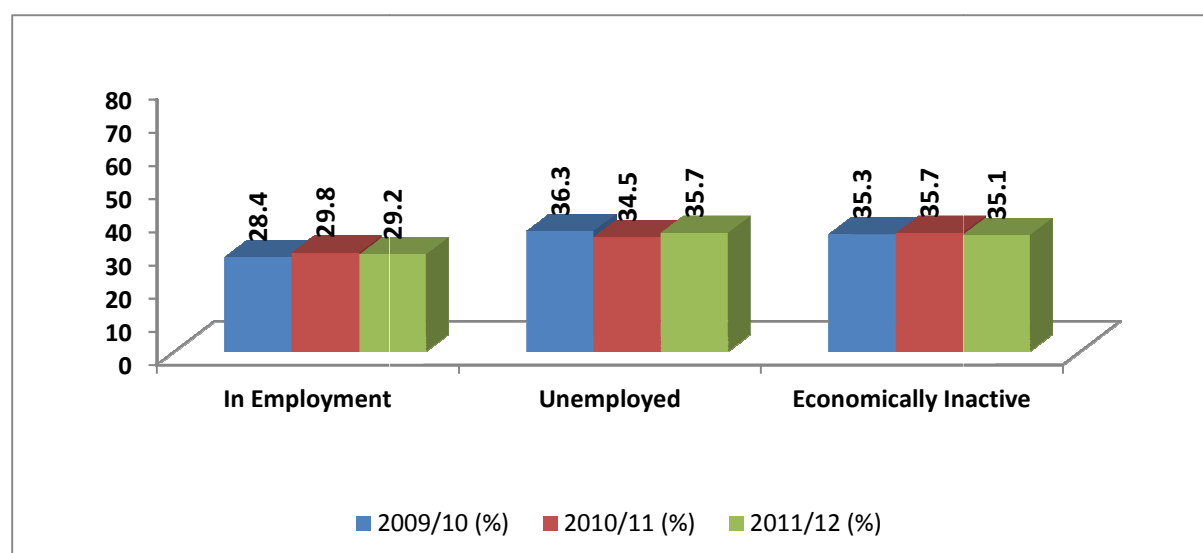
Statistics from the ECAB database show that the proportion of unemployed people among clients is over 35%. Those in employment (either full time or part-time) represent around another 29%, whilst about 35% are retired, students, unpaid carers or otherwise 'economically inactive'.

These figures relate just to those clients for whom their employment status is known, but it must be noted that this was not recorded for over a third (37.2%) of clients in 2010/11 and for 28.4% of clients in the current year to date.

In terms of economic activity, therefore, the ECAB data suggest that there is a relatively even three-way split among their clients (see Figure 19). However, it is perhaps to be expected that unemployed or 'economically inactive' groups seek advice on issues relating to Employment and Benefits, Tax Credits or Debt to a greater extent than those who are in regular employment.

Table 19 – Economic activity, ECAB clients

Employment status	2009/10 (#)	2009/10 (%)	2010/11 (#)	2010/11 (%)	2011/12 (#)	2011/12 (%)
Unemployed	1,270	36.3	2,161	34.5	1,270	35.7
Employed	995	28.4	1,868	29.8	1,039	29.2
Economically Inactive:	1,235	35.3	2,238	35.7	1,247	35.1
<i>Retired</i>	565	16.1	1,040	16.6	601	16.9
<i>Student</i>	324	9.3	589	9.4	332	9.3
<i>Permanently sick/disabled</i>	203	5.8	355	5.7	194	5.5
<i>Other</i>	143	4.1	254	4.1	120	3.4
Total	3,500	100.0	6,267	100.0	3,556	100.0

Figure 19 – Economic activity, ECAB clients (%)

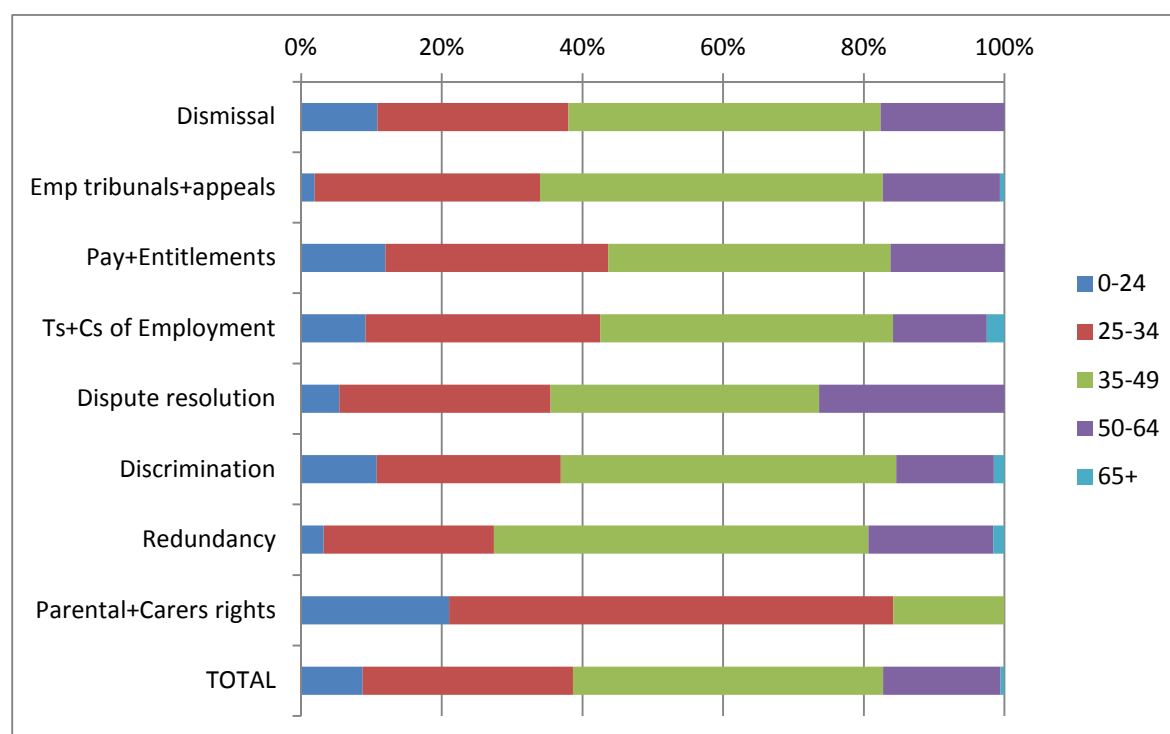
As seen in the preliminary overview of Social Policy issues (Figure 8), the proportion of enquires made by ECAB clients and concerning employment has seen an increase over the last three years: from less than 6% in 2009/2010 to almost 8% in the first two quarters of 2011/2012.

The majority of enquiries were regarding Dismissals, Employment Tribunal appeals and Pay and Entitlements (see Table 20 below). Employment Terms and Conditions and various forms of Dispute Resolution at work also contributed to more than a tenth of the total requests for Employment-related advice in each of the three periods under research. In Q1-Q2, 2011/12 these top five issues continued to comprise more than two-thirds of the total number of employment enquiries.

Table 20 – Employment enquiries (%)

Employment issues	2009/10 (%)	2010/11 (%)	Q1-Q2, 2011/12 (%)
Dismissal	19.4	19.5	20.9
Emp tribunals+appeals	12.7	9.8	14.7
Pay+Entitlements	15.3	15.4	13.7
Ts+Cs of Employment	11.1	11.3	11.5
Dispute resolution	10.3	10.3	10.4
Discrimination	5.6	5.8	6.1
Redundancy	8.3	7.8	5.9
Other	6.1	6.3	4.2
Parental+Carers rights	2.7	4.3	3.6
Health and Safety	2.1	2.1	2.9
Self Employment/Business	2.2	2.6	2.3
Applying for jobs	1.9	2.6	2.0
Resignation	1.6	1.7	1.3
Schemes for the unemployed	0.6	0.4	0.5
TOTAL	100	100	100

The chart below (Figure 20) shows employment enquiries by age group, and reveals that, for example, issues of Terms and Conditions of Employment and Pay and Entitlements are more likely to affect relatively younger people, whilst Dispute Resolutions and Redundancies are more likely to affect those over 50 years of age. Parental and Carers' Rights was overwhelmingly an issue for which clients under 34 sought advice (84.2%).

Figure 20 – Employment enquiries by age group (%)

Finally, in Table 21, it can be seen that although the overall difference between men and women seeking advice on employment issues is not significantly high, this masks large disparities within the individual areas of enquiry. For example, in terms of Parental and Carers' Rights, men accounted for 94.7% of the enquiries. This disparity may be indicative of an increasing number of fathers seeking to know their rights in the case of marital separation. However, without further information this cannot be anything more than a speculative explanation.

Table 21 – Employment enquiries by gender (%)

Employment issues	Male (%)	Female (%)	Difference (Female-Male)
Dismissal	45.7	54.3	8.6
Emp tribunals+appeals	37.2	62.8	25.6
Pay+Entitlements	51.0	49.0	-2.1
Ts+Cs of Employment	65.6	34.4	-31.1
Dispute resolution	52.7	47.3	-5.5
Discrimination	55.4	44.6	-10.8
Redundancy	61.3	38.7	-22.6
Other	55.6	44.4	-11.1
Parental+Carers rights	94.7	5.3	-89.5
Health and Safety	32.3	67.7	35.5
Self Employment/Business	41.7	58.3	16.7
Applying for jobs	42.9	57.1	14.3
Resignation	64.3	35.7	-28.6
Schemes for the unemployed	60.0	40.0	-20.0
TOTAL	51.7	48.3	-3.3

4 - CLIENT SATISFACTION AND IMPACT

Every year Enfield CAB carries out a 'Client Satisfaction Survey' based on a sample of over 300 clients. All clients seen by the bureau in a given calendar month are requested to complete a questionnaire which provides a small random sample of their clientele. The participants are asked a series of fifteen questions relating to the overall level of service and satisfaction they received from their interaction with the CAB. The majority of the questions are measured on a four-point scale, although there is space given on the forms for free comments to be made by individuals.

The main questions on the survey enquire about ease of access, how happy clients were with the advice they received, and how happy they were with the service overall. They are also asked whether or not they would use the service again and whether they would recommend it to others.

The next few sections present findings from the 2011 Client Satisfaction Survey; these are complemented by quotations from the interviews with clients carried out within this project and from the survey questionnaires.

In order to assess the reliability of the survey, we looked at the survey sample and compared it to the overall profile for ECAB clients. The figures (see Appendix 2 – Figures 22.1, 22.2 & 22.3) indicated that the sample used is a good representation of the client population, although in terms of age and ethnicity there is a higher proportion of "not recorded" characteristics. Additionally, based on the data provided, the "White Other" ethnic group and those in the (35-49) age group appear to be under-represented in the sample.

We also looked at different levels of satisfaction in terms of age, gender and ethnicity – however, no major variations emerged (for a full breakdown of these analyses, see Appendix 2 – Tables 29.1, 29.2 & 29.3).

4.1 OVERALL SATISFACTION

The latest satisfaction survey, carried out in November 2011, indicates a very high level of satisfaction among ECAB clients of all backgrounds and in relation to all Social Policy issues. Overall satisfaction for 2011 was 88% and more than four out of five clients expressed satisfaction in each of the five principal areas covered by the survey (see Table 22, below). These overall rates of client satisfaction are slightly lower than for the previous year's survey and what is particularly noticeable is the 8% fall in satisfaction relating to clients' ease of access to CAB services. Nevertheless, the summary results show a high level of overall satisfaction among the vast majority of clients surveyed in each of the past two years.

Table 22 – ECAB Client Satisfaction Survey summary results (2010 & 2011)

	Total number of surveys	Overall Satisfaction	Access	Advice	Service	Use again	Recommend
Client Satisfaction Survey 2010	304	92%	90%	91%	92%	92%	92%
Client Satisfaction Survey 2011	352	88%	82%	86%	89%	91%	91%

The interviews conducted with a small sample of clients as part of this study confirmed this picture. As the selection of quotes below exemplify, most respondents praised both the CAB as a whole and individual members of staff:

“I think [CAB is] really good, my advisor was very good and he tried to listen to me and what I’m saying” (Client)

“[My advisor] is really like a sister to me because in the meetings she tells me what to write and to write things because sometimes I am confused about what are my rights” (Client)

“For me it’s been absolutely invaluable – [my advisor is] really good as well, if I ever ask for, or need, advice need help he will get back to me without having to be hassled so I feel he’s been a real support” (Client)

“I’ve always found them absolutely excellent” (Client)

Some other quotations provide examples of the kind of issues clients have been helped with, and how:

“People are helping me... they have spoken to my GP, they have given me advice on benefits and tell me to see a lawyer who comes here... I need to have someone to help me to understand the information I get from the GP or the hospital” (Client)

“it’s really been for advice and back-up if problems have arisen, to know my position, what benefits I was entitled to and things... it’s good to have somebody who would find out for me so I would know my rights” (Client)

“To get you through the minefield of red tape, for example, with benefits” (Client)

Table 23, below, provides a summary of the results for most of the questions included in the questionnaire. Further details – including the exact wording of each question in the questionnaire – are presented in Appendix 2.

4 – Clients satisfaction

Looking at the responses it can be seen that overall there are very few clients who were “unhappy” or “very unhappy” with the service and advice they received from the CAB. In the majority of questions, more than half stated that they were “very happy” and over 90% either “very happy” or “happy”. The few exceptions can be seen as related to Q1 Ease of access (83% “very happy” or “happy”); Q6 Length of wait (86%); and Q12 Has CAB made a difference to you? (78%).

Table 23 – Clients Satisfaction Survey – summary results

Question	Very Happy / Strongly agree	Happy / Agree	Unhappy/ Disagree	Very Unhappy / Strongly disagree
1. Easy to access our service	45%	38%	9%	8%
2. Easy to find out about us	60%	32%	6%	1%
3. Happy about where you come to see us	59%	35%	3%	3%
4. Happy about the times we are open	48%	44%	6%	2%
6. Happy about how long you had to wait	41%	45%	10%	4%
7. The adviser understood your problem	56%	34%	7%	2%
8. Happy about time to discuss problem	58%	37%	4%	1%
9. Happy about information received	54%	37%	6%	3%
10. Information easy to understand	67%	26%	6%	2%
11. Advice was useful	58%	34%	7%	1%
12. CAB made a difference to you	36%	42%	13%	9%
13. Happy about ECAB overall	54%	39%	5%	2%

4.2 PROMOTING EMPOWERMENT

Although one of the key aims of CAB is to provide advice, some of the interviews with clients highlighted how efforts are made to avoid establishing a relationship of dependency but rather to empower clients:

“They said that it was up to me how I followed up what I came here for, whether I wanted to speak to them in person or to give them the letter” (Client)

“They help get me on the tracks if things go wrong – usually a phone call can sort it – because you’ve got to stand on your own two feet” (Client)

On the other hand, there are instances where clients thought the CAB was the only place to get access to welfare or rights – for example, as in the quote below, to get an application form:

“[Next time] I would know what to do but to get an application form I would have to come here – for the tribunal I’d have to come here” (Client)

Thus, in some cases, further efforts may be necessary to explain to clients how to handle issues on their own in the future. As seen previously in Section 1 (Table 4), the majority of clients at the CAB are seen just once or twice in order to resolve a specific one-off issue. In particular, the CORE Service has a relatively small percentage of repeat clients, whilst the vast majority – more than 80% in the current year to date – are new clients seeking advice or support.

However, some clients, and in particular those who are seen within the context of the various Enfield CAB Projects are – and need to be – followed over the years as their issues may depend on some underlying cause or specific requirement they have. The HIV – Enfield Project, for example, has a particularly high proportion of repeat clients (67.3%) which is clearly due to the chronic nature of these clients’ medical condition and the multiplicity of issues that affect this client group. CAB advisors in these circumstances can offer expertise and continuity on an on-going basis:

“I trust [my advisor] and by the nature of my illness, it’s not something that’s easy to deal with and he’s someone who’s been there since day one” (Client)

Interestingly, for most respondents ECAB represented not just a place to go to access information, but also a source of confidence – for the simple fact of knowing help would be at hand if necessary.

“First off I would try myself; if it’s too difficult for me then I would come to the CAB. Where as before I would never have had the confidence – it has built me up” (Client)

Some accounts indicate how the support of the advisor does not just involve provision of information, but also a reassuring environment when one can be helped to overcome stress, worries and to ‘think straight’ in order to address life’s problems.

“They have really helped me to sort all my problems. Even what I thought was difficult for me; they help me to view it in another way” (Client)

The centrality of clients’ empowerment emerged also in the interviews with ECAB members of staff. In particular – as the quotations below illustrate – members of staff also agreed one of the key to real clients’ empowerment lay in proper signposting and referral (which also makes efficient use of resources)

“I believe in empowerment because if you really can give someone the confidence and the tools to do something for themselves they are much better. And also they feel less threatened, less afraid if they know how to sort something out themselves.” (ECAB staff)

“We assess how capable a client is and our aim is to empower the client so that they can help themselves, so if there are no communication issues, the client can contact the benefits office themselves; however, if there are communication problems I can contact the benefits office on their behalf” (ECAB staff)

4.3 IMPACT

As reported in Table 22, the vast majority (92%) of clients surveyed felt the advice received was useful or “very useful” and only 8% said it was not useful. It is however difficult to ascertain exactly what kind of tangible impact ECAB had on each client and to make any generalisation in this respect. In particular, the responses to a more specific Question (Q12) – “What difference has the CAB made to your situation” – show a different scenario, with 78% of clients believing the service provided by ECAB made “a lot” or “some” difference and 22% saying it did “not much” or “no difference” at all. Although the “satisfied” clients are still the vast majority, this is a significantly smaller proportion than in most other questions.

To get a meaningful and accurate assessment of the impact of ECAB advice on individual clients is a real challenge. ECAB hold a record of ‘costs and benefits’ related to the amounts of debt of clients and the reductions due to CAB intervention. However, this is just a partial and not always accurate indication of the ‘economic’ impact of the advice. The main – and more general – difficulty in actually quantifying impact is that in many cases visiting ECAB is just one step in a longer (and sometimes complicated) journey for a client. Often ECAB advisors can provide support representing a real turning point and producing significant progress, but the ‘final’ solution can take place much later on and within a different agency.

In this respect, it may be advisable for ECAB to carry out some longer term analysis of the impact of its work – for example, through longitudinal research focusing on a small number of individual cases.

4.4 ECAB’S REPUTATION (‘SPREADING THE VOICE’)

Not surprisingly, most respondents (96%) said they would recommend CAB to other people, and in fact most reported to have done so several times in the past.

In some cases the CAB was indicated as the last resort after anything else failed:

"[this woman] was doing things like saying she'd go to the Church and that, but they can't help. So I said, 'for goodness sake go to CAB, you know you've got rights, they'll help you'" (Client)

ECAB is a very well known organisation in the borough and some clients used it for the first time just because they were generally aware of its existence; others got signposted by other organisations, friends or members of the community:

"You hear about it, you read about that you get advice, I mean, they help people" (Client)

"Some people from my community, the Somali community, they said to me to go to the Advice Bureau, they can help you with your processes maybe they find some solutions" (Client)

Overall, 60% of survey respondents thought it had been "very easy" to find about ECAB (and another 32% thought it has been "fairly easy").

Nonetheless, some clients thought that the centre should be advertised more, particularly after the merger of the previous offices and the move to the Ponders End office.

"... better advertising, so that people are more aware.[...] People could be made more aware of where it is and that it's still going because I think some people might have got the feeling that CAB's gone because it's not there [in Palmers Green] anymore" (Client)

4.5 THINGS TO IMPROVE

Although the overall level of clients' satisfaction is very high, clients were also asked about anything that could be improved in the service. Most spoke about opening times, queues and booking appointments.

"I came here on Monday, but it wasn't open on Mondays and so the lady at reception gave me a number to call the office but I kept on phoning the number for hours and they were always busy; so in the end I had to come here myself on Tuesday" (Client)

"I wait 3 weeks for make appointment; all the time phone is busy. I know it's a busy place but if you tried any other time the phone is busy, so can you investigate about the phone service please, something wrong with the phone system?" (Survey client)

“Could you open a little earlier and close a bit later – because some people would be having different appointments in a day” (Survey client)

This is only partially reflected in the survey results, where ‘only’ 17% of respondents said accessing the ECAB service was “difficult” or “very difficult”. On the other hand, however small, this is a significantly higher level of dissatisfaction than in most other areas.

Some clients complained that the telephone lines are often busy and that the queues at the main reception are long. One client, in particular, suggested that ECAB might introduce a system to automatically book appointments through an automated phone system or online (in the way some GP practices throughout London are now doing).

On the other hand, only 3% of the survey respondents would like actual advice to be delivered by email; whilst the majority preferred an appointment (47%), drop-in (26%) or telephone (19%), with an additional 6% mentioning home visits.

5 - THE FUTURE OF ENFIELD: CHANGING NEEDS AND THE CHALLENGES FOR THE COMMUNITY SECTOR

The current economic recession is affecting levels of deprivation and inequality across the whole country. In the next few months and years the government's restructuring of the tax, benefits and welfare system is expected to have further major effects, particularly among those communities who are already the most socially and economically excluded.

Within this context, the London borough of Enfield – as discussed in Section 1 – represents a significant case study, with socio-economic problems already severe and likely to deteriorate. The effects of the economic crisis are expected to last for at least another 2 to 3 years. The impact in terms of socio-economic exclusion and inequality risks being much longer. Unsurprisingly, all the informants approached for this study – both from the Council and the local community sector – expect that welfare and advice needs in Enfield will increase significantly in the near future.

At the same time, because of the economic crisis, the spending review and changes in national and local funding policies, available resources will see a major reduction. In particular, whilst the so-called 'Big Society' agenda is promoting a pull back of the state from service provision and a larger role for the community sector, this is made difficult by increasing cuts and funding constraints: the latest LVSC 'Big Squeeze' report⁵ found that over half of London's voluntary and community organisations have had to close services within the last year.

5.1 CHANGING POPULATION AND EMERGING NEEDS

Enfield has been an ethnically diverse borough for a long time and it is characterised by a number of long-standing minority communities, in particular of Greek, Greek Cypriot and African Caribbean origin, with many families now in their third and fourth generation⁶.

In the last few decades, the increase and differentiation of international migration has produced much greater ethnic – as well as socio-economic – diversity. According to Enfield Council's own mapping exercises⁷, the fastest growing new groups include Somali, Nigerian, Ghanaian, Congolese, Eastern Europeans (particularly Kosovan and Albanian) as well as Turkish and Kurdish. In 2010 these 'new communities' were estimated to make up about

⁵ LVSC (July 2011), The Big Squeeze: the Squeeze tightens. The economic climate, Londoners and the voluntary and community groups that serve them. A report by The London Voluntary Service Council (LVSC)

⁶ See Griffiths, S. (2012), 'An investigation of the impact on demographic change on Schools and Children's Services in Enfield', research report on behalf of Enfield Council's Schools and Children's Services (SCS) Department

⁷ Ibidem

12% of the total population (approximately 34,000 people). Overall, the local Black and Minority Ethnic (BME) population has increased from 29% of all residents in 2006 to 32% in 2011. Over the next five years this is projected to increase to 35%: the highest rate among outer London boroughs and 5% faster than London as a whole.

All this is posing new challenges in terms of service provision and needs, for example in relation to schools (as extensively discussed in the above-mentioned council report), but also in relation to all other public services.

The ECAB members of staff interviewed for this study clearly indicated how their clients' profile had changed significantly over the last two decades – and how the CAB has been responding, for example setting up targeted services.

“For a lot of our clients now, their first language isn’t English. [This is] more noticeable here: it is the poorest part of the borough.” (ECAB staff)

“[The HIV service] client group has changed. [In 1994] it used to be gay white European males; but the vast majority of my clients now are African. We get clients from all of the countries where HIV is a huge problem – right across Africa; I’ve probably seen people from 30 or 40 African countries; especially because they are leaving their countries for reasons other than HIV”.

“[There has been a] recent large influx of Eastern European nationals and what we found from research was that they weren’t coming into the Core Service, they were going and paying people who set up bureaus and they weren’t necessarily getting accurate advice. [Our Eastern European Project] is about identifying the needs of that group and having somebody that they could identify with”.

Migration and ethnic diversification however are only two components of the changing population profile. For example, because of the dramatic increase in rent levels and the reductions in housing benefits, a significant movement from inner to outer London is expected. This will particularly involve poorer families and those with young children. Informants from Enfield Council stated that “there will be a spike in demand, though it is difficult to predict exactly when this will happen”. In addition, people who have been living in the borough for a very long time – and in relatively good socio-economic conditions - “will experience significant welfare needs for the first time” because of the combined effect of recession and welfare restructuring. These people, though not new to the borough, would not be knowledgeable about existing services and support, thus raising additional issues in terms of information and signposting.

Overall – according to the informants interviewed for this study – the main areas of increasing advice needs will include debt, personal finance, housing and employment. More generally, changes in welfare provision and regulation are going to have a dramatic effect

both on service users and providers. For example, as one of the CAB advisors pointed out, there are concerns about the effects of the revised criteria for the Employment Support Allowance, with “people previously receiving incapacity benefit now becoming ‘fit-for-work’. This puts an awful lot of pressure on the clients and is quite stressful for them”.

Certain groups are going to be affected more than others. Women for example, will experience a particularly severe reduction in benefits and other types of support. Some respondents also expressed a general concern for an increase in stress, mental health, domestic violence and family break-up. Finally, because of this changing scenario, some of the long-standing issues and need gaps in the borough will become even more pressing.

5.2 THE VOLUNTARY AND COMMUNITY SECTOR IN ENFIELD

The growing number of Enfield-based voluntary and community groups over the last decade has been seen as a reflection of increasing community participation. A 2006 study⁸ – focusing in particular on BME community organisations – highlighted the role of the sector in tackling socio-economic exclusion, promoting local regeneration and users’ empowerment and fostering civic engagement and social capital within the borough.

The mapping exercise conducted by the Council in 2009 identified more than 650 Voluntary and Community Sector (VCS) organisations operating in Enfield⁹. It also revealed existing gaps in capacity, in particular highlighting the need for further support for some of the new and established communities. These included African Caribbean, Bangladeshi, Congolese, Ghanaian, Somali, and Turkish-speaking communities. A gap was also identified in relation to provision of support for the Lesbian, Gay, Bi-sexual and Transgender community.

The Council is currently revisiting the mapping exercise and has expressed a commitment to keep monitoring the needs of communities and the gaps in support and service provision. Information shared by Enfield Voluntary Action (EVA) indicates that the number of community organisations currently operating in Enfield is no less than 500 (with about 150 being EVA members). These include a very wide range: from the very small, voluntary-led, informal groups to more established and highly professional organisations. Some organisations focus on specific areas of service provision, others aim to cater and provide advocacy for specific groups in terms of ethnic and linguistic background, age, gender or sexual orientation. With a relatively high turnover, the Enfield community sector includes a larger number of new organisations, together with well- and long-established ones. In particular, several respondents identified a core of ‘historical’, ‘strategic’ organisations providing infrastructure support and a leading role for the sector as a whole. These

⁸ Papadopolous, R., Lees, S., Meetoo V., (2006) Minority Ethnic VOICE, Voluntary Organisations’ Impact on the Community of Enfield, Middlesex University

⁹ Source: Enfield Voluntary and Community Sector Strategic Framework 2012-2017: Consultation Document

comprise, in particular, Enfield Citizens' Advice Bureau (ECAB), Enfield Racial Equality Council (EREC) and Enfield Voluntary Action (EVA).

5.3 CHANGES IN FUNDING AND FUTURE PRIORITIES

Like the rest of the country, Enfield is expected to see a change in the role and structure of its voluntary sector, with a shift towards service commissioning and a reduction of more general, long-term 'core funding'¹⁰. As explained by a number of respondents, Enfield is still at an early stage in terms of the delivery of public service through the voluntary and community sector and a number of decisions need to be made regarding how this will be developed. The funding arrangements that were part of the old Local Area Agreement have come to an end in March 2011 and the Council is currently carrying out consultations and discussions to develop an overall "Voluntary and Community Sector Strategic Framework" for the period 2012-2017. A key informant from the Council indicated a strong preference to include local community organisations rather than seeing services taken over by very large, nationwide and corporate-oriented 'social enterprises'.

Despite the Council's declared commitment towards the sector, it is also clear that there will be less funding available in the near future. It is therefore very likely that a number of existing organisations will disappear or downsize significantly. For these reasons – and because of the increasing needs discussed above – informants within the Council have predicted that "demand will outstrip supply". To overcome this, the Local Authority is trying to promote a "smarter" use of existing services, in particular through increased coordination among service providers, better signposting and dissemination of information. In addition, it appears that the Council expects – and would welcome – the development of 'consortium approaches' as well as full mergers between organisations serving the same community or providing similar services.

Overall, the key challenge for the sector is sustainability, and according to the Council this can only be achieved through "consolidation rather than expansion" and focusing on quality rather than quantity of provision. In other words, the Council expects "an increasing role for the VCS – but at the top level of organisations". Community organisations will be increasingly required to provide evidence of the needs they want to address, their ability to deliver and the impact they can make. This becomes even more crucial at a time of welfare changes, where constant updating and re-training of qualified advice staff is necessary. In a nutshell, VCS organisations must be able to show more clearly "what it is that they have to offer", what is their role and how they can evolve. According to some informants this

¹⁰ D'Angelo, A., Sanders, E., Burkmar, R., (2010) Migrant and minority community organisations: funding, sustainability and ways forward, Middlesex University & MODA (Migrant Organisations Development Agency)

represents a dramatic shift from what some community groups used to perceive as a ‘right to exist’.

In this respect, particular concerns have been expressed in relation to BME organisations. Whilst some – such as the Tamil Relief Centre – have been referred to as very well-established and organised, some others, particularly among the most small and informal, are not fully qualified to provide specialised advice. As one key informant explained:

“Some people will seek help through their own networks, and within their own community. [...] Some of these organisations see this as their duty, and will try their best to help, but sometimes the advice they provide is not even appropriate”

According to some, what might be necessary is not just mergers and restructuring, but an outright rethinking of the role of these organisations, which, rather than “trying to be a CAB for their own community”, should act as gate-keepers, working closely with the larger agencies within the borough in terms of referral and signposting, whilst maintaining a key role in terms of advocacy and the promotion of cultural identity.

All these changes, however, would require significant efforts and resources. Enfield Council has itself identified the need for extensive Third Sector capacity building and through its “Capacity Building Fund 2012-2015” is making funding available over the next 3 years in order to “strengthen [their] commitment to supporting strong communities, working in partnership and enabling community organisations and local people to work together”. On the other hand, sources within the Council made it quite clear that this fund is expected to be a one-off initiative and unlikely to be repeated in the future. It was also stressed that the Council is only one of the existing partners and “there are other funding opportunities organisations should look into”.

Although some organisations, particularly the most established, expressed moderate optimism about the future, it is clear that the sector as a whole is dominated by insecurity and a lack of clarity about the direction in which the Council expects it to go. Most agree that the organisations able to successfully gain service commissions will survive and possibly even thrive. But this could involve just a small minority. On the other hand, according to some informants, some of the ‘old-fashioned’, very small, voluntary-led organisation – historically able to work with close to no resources – could continue working anyway. Hence, the real challenge is that faced by medium-sized organisations, in particular those trying to provide infrastructure support and play a ‘strategic’ role, including monitoring policy and borough-wide advocacy. This is also a type of organisation which has traditionally relied on strategic funding, core staff and embedded resources – which are now all becoming increasingly scarce. (Interestingly, sources from the Council suggested that even the need for each organisation to have a physical office should be reviewed and options like hot-desking and virtual offices considered). However, as some respondents from the sector pointed out,

some of these organisations are important assets for the borough as a whole, embedding expertise and resources which took a very long time to develop: *“The Council needs to realise that once something like this is lost, it is not going to come back easily”*.

5.4 CHALLENGES FOR ENFIELD CITIZENS’ ADVICE BUREAU

As far as Enfield CAB is concerned, this changing scenario presents great challenges as well as opportunities. Various respondents, both from community organisations and the Council, referred to the CAB as one of the strongest actors within the sector – and as having the potential to play an even larger role in the future. For this reason, for example, many would expect the CAB to lead on building the capacity of some of the small organisations currently providing advice services to specific groups and communities. As one key stakeholder within the sector effectively summarised, ECAB, unlike some of the many smaller groups,

“...has a kind of quality standard which places it in a different category. It’s the branding. And people can expect a certain standard of service”

On the other hand, ECAB’s very strong reputation can sometimes be one of its main weaknesses – with clients, funders and stakeholders having too high an expectation in terms of what is actually feasible with the existing resources.

“Sometimes people’s expectations are unrealistic and you can’t reach that expectation. Sometimes people feel that the CAB can achieve more than it actually can” (ECAB staff)

“There is a very high demand for the service which we could never meet because we have limited resources” (ECAB staff)

In particular, there are areas of advice for which the CAB does not have specialised staff, such as racial discrimination or welfare rights.

“You end up having to partially fill roles that are not really my role, are not my expertise, are not my training, because there’s not anyone else doing them...” (Enfield CAB)

Likewise, the bureau currently does not have enough resources to train advisors as interpreters. This is partially counterbalanced by the fact that many advisors are multilingual. In addition, an agreement with the Local Authority allows ECAB to book professional interpreters, but this is not always convenient and represents an additional cost. Existing records indicate that the use of Council interpreters in the last few years has been very limited. Instead, some advice sessions with clients with limited English take place

with the help of relatives or friends acting as interpreters – or, more simply, relying on the limited language skills of the clients. Such arrangements, though based on pragmatism, are not ideal.

In addition, there seems to be a clear demand for case workers – “people like to be followed from A to Z”, as one informant put it – but this is not something the CAB has the resources to work on at the present time.

The recession and the related increase in demand is also placing extra strain on the organisation and on individual members of staff. As explained by some interviewees:

“[One of the main challenges is] having to deal with demand for the service in the current climate and trying to make sure we have enough resources – working with less money from the Local Authority, but dealing with more clients” (ECAB staff)

“Trying to meet demand [is] a real challenge in this climate. So we may be seen as not as efficient as maybe we once were” (ECAB staff)

A more general issue of resources is related to the very nature of the CAB, whose advice work is carried out largely with the help of volunteers. As one member of staff explained:

“Being an organisation which relies on volunteers to provide the service... you’ve always got movement of people, you don’t have people here for long ... you don’t have an opportunity to expand your Core Service because of the movement – because people move in, they move out as well” (ECAB staff)

Whilst the ‘obvious’ solution would be integrating the work of volunteers with a large number of paid staff, this seems hard to achieve in the current funding environment.

5.5 INVESTIGATING UNMET NEEDS: CASE STUDY GROUPS

The first few sections of this report (2 & 3) looked at the socio-demographic composition of ECAB clientele and compared it with the patterns recorded among the overall population of Enfield, thus identifying groups which are over- or under- represented. As discussed in the introduction, such differences could be due to a number of reasons. Certain groups could be under-represented among clients because they have fewer needs, but also because, for some reason, they are unable or unwilling to access the CAB, or because they are catered for by other organisations. The limited scope of this exploratory study does not allow us to fully address these issues. On the other hand, combining the results of the statistical analysis with the findings that emerged from the qualitative element of the study it is possible to identify

a number of ‘case study groups’ to which the ECAB may need to give further consideration in order to expand its services and address existing need gaps.

These groups include: young people; older people; gender groups (both males and females) and some ethnic minority groups. Some key points about each of these are summarised below, whilst Appendix 3 provides some additional tables and charts about the characteristics and areas of enquiry of ECAB clients with these backgrounds.

Young people

As seen in Section 2, young people, and in particular those ‘under 25’, represent a much smaller proportion of ECAB clients than in the Enfield population as a whole (9.7%, as compared to 32.9%). The majority of the enquiries that are made by these ‘younger’ clients concern Housing or Benefits issues. In particular, these queries largely relate to issues of Income Support, Child Benefit, and Threatened Homelessness, although clients in this age group are also affected by Housing Benefit and Private Sector Rented property issues – seen as prominent areas of enquiry among all age groups (see Appendix 3).

Although limited welfare advice needs would be expected for children or those who are still in full-time education, there is a significant number of issues that affect under 25s – for example, the recent trend of very high youth unemployment. It must be noted that, although the Enfield CAB is in a position to provide a wide range of support and advice to these groups, there also exist other local services (e.g. Connexions; Two-e Advice Centre) that aim to meet the specific needs of youth in the area. On the other hand, according to some respondents, the use of advice services by young people is still likely to be much more limited than the actual need. This may be because *“Young people do not see these organisations as there for them”* and – more generally – *“They don’t want to be seen [by their peers] talking about their problems”*.

In the past few months ECAB has been considering further work and initiatives to address the needs of young people in the borough better – a consultation with some of the agencies and stakeholders working with young people (including education services, social services and minority organisations) could represent an effective step in this direction.

Older people

Older people, and in particular those ‘over 65’, are also significantly under-represented among ECAB clients (less than 6%, compared with 13% in the Enfield population as a whole). This is particularly surprising for a group that would be expected to have considerable advice needs – for example, relating to pension benefits, mobility and care, as well as emerging housing issues. In fact, among the ‘over 65s’ who use the ECAB services, the main areas of enquiry include advice relating to Pensions Credit, Housing Benefit and Attendance

Allowance (over-65s disability benefit), as well as support on Environmental/Neighbour matters and Owner-Occupied or Private Sector Rented property issues. It is interesting to observe that the demographic composition of clients 'over 65s' is significantly different from the ECAB clientele as a whole; in particular, the majority of 'older' clients are males and the largest ethnic group among them is "White: British".

According to most informants, the main explanations for the limited use of ECAB services by older people are related to issues of access. Some older people may be housebound or otherwise less able or less willing to leave their home. More generally there could be a perception that advice centres – such as the CAB – are not necessarily accessible or 'older person-friendly'. In addition, according to one informant, in some cases older people are abused by their family and – although may be entitled to benefits and other types of support – have no real say on that. Finally, older people from ethnic minority backgrounds often have very limited English and limited knowledge of the service provision in their local area and of the UK welfare system as a whole. For these reasons, outreach work and further partnership initiatives with BME communities may be advisable. As a representative of a community organisation pointed out *"we should not always expect people to come to us – we must do more to go where they are"* – this in order to overcome mobility issues but also to ensure advice is provided in an environment where clients feel more comfortable. On the other hand, putting this kind of approach into practice would of course require a considerable use of resources.

Gender groups

As seen in Section 2, the proportion of males (42%) among ECAB clients is smaller than that of females (58%) and significantly smaller than that in the Enfield population overall (49.1%). Client enquiries that appear to affect both genders prominently include Benefits, Housing and Debt; although the statistics (see Appendix 3) suggest that issues of Debt and Housing are increasing among female clients, whilst at the same time undergoing a decrease in importance among men. Female clients are particularly over-represented in enquiries relating to Work and Child Tax Credits, Fuel Debt and Income Support, whilst men are much more prominently seeking advice to do with Personal Debt and (Actual or Threatened) Homelessness.

As with the two groups discussed above, it is difficult to say whether this under-representation of men among ECAB clients is due to fewer needs or, rather, any difficulty or reluctance to access the service. Some informants suggested that the CAB services – as well as those provided by other advice agencies – might have been developed (more or less consciously) having primarily a female clientele in mind. Whether this is the case or not, further research on the needs and inclusion of male clients may be necessary.

On the other hand, several key informants also pointed out that women from some religious and ethnic backgrounds are still unable (sometimes because of family or community pressures) to independently seek help and advice and, if at all, would be more likely to use ethnic-specific or women-only organisations. As with the other groups, outreach and culturally-specific advice – in combination with up-skilling of existing community service providers – might be one of the answers.

Ethnic minorities

Although people with a BME background represent the majority of ECAB clients, all sources of information suggest that much more must be done to address the needs of some specific communities.

It is a widely-shared view that some of the more recent communities, in particular Eastern Europeans, Albanians and Roma, are among those most in need. By definition, being new to the country (and the borough) they tend to be less knowledgeable about existing sources of support. Moreover, the lack of a long-standing presence in the borough is reflected in the absence of well-established community organisations. In this respect – as an informant from EVA pointed out – “the new arrivals are lagging behind” and the few organisations active at the moment are very ‘unstructured’ and focus more on cultural aspects than on service provision. This is not likely to change significantly in the short term since, as discussed above, the current scenario does not really favour the establishment of new, ethnic-specific organisations. Thus newer migrant communities cannot really look at the history of longer-established ethnic groups as an example of community development to follow.

Although the scope of this study does not allow us to even attempt a discussion of the specificities of individual ethnic groups, one of the key findings is clearly the need for service providers and policy makers to map needs and develop service provision in a highly contextualised fashion. The previous sections have raised some general issues in relation to young people, older people and women from ethnic minority groups. However, what would really be necessary is a detailed investigation of shared needs as well as differences both between and within each group; in other words an ‘intersectional approach’ which looks at the combination of ethnicity with gender, age, socio-economic condition and all other relevant characteristics. Needless to say, the resource implications are, even in this case, considerable. In fact, such a detailed approach seems to go against the general trend of centralisation and ‘mainstreaming’ of services. At the same time, as suggested by most key informants, much more could be done by increasing coordination and reducing duplication among community-based service providers.

Another, more general gap identified through the interviews is the lack of specific advice services and dedicated resources in relation to equality issues, discrimination and racial harassment. The local Racial Equality Council used to employ a case worker (funded by the

Equality and Human Right Commission) but the funding ended a few years ago and no other specific service is currently funded in the borough (for example within the CAB or a local Law Centre). In addition, nobody is carrying out specific work with local employers in terms of equality and discrimination law. According to informants from Enfield REC, this gap is not just a reflection of a general national trend – with Equality worryingly slipping down on the agenda – but is particularly serious in Enfield and reflects a long-standing lack of focus and allocation of specific resources. In the past EREC and ECAB worked jointly on this area, and a renewed effort would be highly appropriate at a time where levels of inequality are expected to increase dramatically.

6 - CONCLUSIONS AND RECOMMENDATIONS

Through extensive **statistical analysis** of ECAB databases – and a comparison with a number of secondary datasets – this study reveals the richness of information collected by ECAB about its clients and provides examples of how these can be used to explore the profile and needs of clients, identify trends, highlight differences between specific groups and obtain indications in relation to the types of clients more likely to use the service and those whose needs are not fully addressed. Some of the key findings presented in sections 2 & 3 are summarised below:

Overall trend: between 2009/10 to 2010/11 Enfield CAB saw a 73.9% increase in the total number of its clients (from 4,445 to 7,731), the most significant of all London CABs. However, the first two quarters of 2011/12 registered a slight decrease (-8.7%) on the equivalent period of the previous year. In relation to the size of Enfield population as a whole, ECAB has over 25 clients per 1,000 residents (compared to e.g. 47 for Camden CAB and 13 for Islington CAB)

Comparison between ECAB **clients' profile** and Enfield population:

- Under-represented client groups include: men; clients aged under 25 and over 65; “White British” ethnic group.
- Over-represented client groups include: women; clients aged 25-49; Black African, Black Caribbean, and “White Other” ethnic groups. More widespread community languages spoken are Turkish, Somali, Polish and French

Geographical distribution of clients:

- The highest proportions of ECAB clients are of those resident in wards in the east of the borough, with clients from Ponders End (where ECAB is based) being the most over-represented.
- A significant correlation can be seen between a ward's Index of Multiple Deprivation (IMD) score and the proportion of clients from that ward seen by the CAB – i.e. most deprived boroughs are also those with the largest number of ECAB clients per thousand residents.

‘Social Policy’ areas of enquiry:

- Benefits, Debt and Housing are the three most common social policy issues on which clients request assistance.
- In the last few years there has been a fall in Debt enquiries as a proportion of the total and an increase in Housing and Employment related enquiries.
- There are significant difference in the areas of enquiry in relation to demographic characteristics, e.g. female clients are four times more likely than men to make an enquiry concerning Education; younger age groups appear to be more affected by

issues of Housing and Employment; and, although “Black African” and “White Other” clients form a majority of clients in most areas of enquiry, “White British” clients are the largest group in terms of Debt, Family and Health Care queries.

The **Client Satisfaction** Survey 2011 showed ECAB clients have overwhelmingly positive views in relation to most aspects of the service; although issues of access – including opening hours, waiting times and telephone lines being often engaged – are sometimes the object of complaints. Interviews with clients revealed the important role played by ECAB not just in giving advice, but also in providing emotional support and improving self-confidence and empowerment. However, a measurement of the actual, tangible impact of CAB advice on the specific issues faced by its clients is difficult. This is due to limitations in the data currently collected and also owing to the complex, long-term nature of individual cases.

In addition to statistical analysis of existing datasets, the study involved some exploratory ‘**qualitative**’ research, in particular interviews with ECAB members of staff, clients and key stakeholders from the Council and the community sector. These provided insights into the changing scenario in terms of need gaps, policy and funding strategies and challenges and opportunities for the community sector as a whole, and Enfield CAB in particular. Some of the key findings discussed in Section 5 are summarised below:

- Socio-economic deprivation, inequality and advice and welfare needs in Enfield are expected to increase significantly in the next few years (and by more than the London average). This would be a direct effect of both the recession and the changes in benefits and welfare regulations.
- Main areas of **increasing advice needs** include: debt, unemployment, housing, changes in benefits and welfare rights.
- Some key **groups with emerging needs** can be identified, such as:
 - New migrant communities;
 - New residents (due to Inner London to Outer London movements);
 - Current residents whose socio-economic condition is worsening;
- At the same time, welfare restructuring and reduction in available funding for public and community services will reduce the amount of resources to address these needs.
- The Council expects – and will support – a consolidation of the **local community sector**, with a small number of ‘high quality’ organisations getting increasingly involved in the provision of public service (in particular through commissioning). At the same time, there will be a push towards a ‘rationalisation’ of service provision, with more cooperation, mergers and – quite likely – a reduction of the number of organisations operating in the borough.

Within this context, the main **challenges and opportunities for Enfield CAB** include:

- Difficulty in ensuring sustainability and living up to a very high reputation.
- Addressing increasing and new demands with a reduced amount of public funding available for the sector overall.
- Increasing ECAB's leading role within the local community sector and expanding the scope of its service provision.

More specifically, this research project has identified a number of '**case study**' groups whose needs may need to be better investigated, with a view to developing targeted support:

- Young people (under 25)
- Older people (over 65)
- Men (and women from some minority backgrounds)
- Ethnic minority groups (with an 'intersectional' approach)

In this respect, some **key recommendations** for the consolidation and expansion of Enfield CAB include to:

- Further assess needs of ECAB clients, their level of satisfaction and the impact of ECAB's work in the short, medium and long term. This could be achieved by enhancing the methodology of the Satisfaction Survey, complementing that with in-depth case study analysis or sample 'boosts' as well as consultation with clients.
- Enhance the already strong reputation of ECAB (e.g. through wide dissemination of findings from the above and publication of exemplary client case studies) and to better advertise ECAB's services through communication targeted at specific groups.
- Explore ways to improve service access, e.g. including online booking of appointments and improved email advice, but also outreach surgeries and more extensive language support (working in coordination with BME communities).
- Further investigate outstanding and emerging needs in the borough, focusing in particular on the 'case study' groups and other groups mentioned above. This could be achieved through: commissioned, community-based and 'outreach' research; consultations with local stakeholders and local area meetings; agreements to share data and information with other local service providers and organisations.
- Promote more structured, regular and 'outcome-focused' consultation and coordination with the Council and other 'strategic' organisations within the borough.
- Establish working groups with other local service providers and community groups to enhance coordination and develop joint service provision. This could include further

involvement of staff and volunteers from BME groups within the CAB (also as interpreters and translators).

- Explore ways for ECAB to provide capacity building to BME community organisations, ensuring higher quality of advice and promoting the re-discussion of the role of individual organisations and of the sector as a whole.
- Explore the feasibility and sustainability of additional services to address existing need gaps; in particular outreach work, case work and specialised advice on, e.g., welfare rights, equality and discrimination. This could also be developed through closer cooperation with other service providers (including joint funding applications).
- Ensure ECAB's work model develops to better fit with changing funding requirements, particularly in relation to service commissioning. This would involve enhanced procedures of internal/external evaluation, impact assessment and Social Return on Investment (SROI).
- Explore additional funding venues – also working in cooperation with other organisations within and outside the borough for joint bids and provision.

APPENDIX 1 - LONDON CABs - COMPARATIVE DATA

Table 24 – Total New Clients by quarter (London CABs)

	2009/10					2010/11				
Bureau	Q1	Q2	Q3	Q4	Total New Clients	Q1	Q2	Q3	Q4	Total New Clients
Hackney, Newham and Tower Hamlets	3,791	4,039	3,908	4,844	13,121	3,963	3,890	3,345	3,531	10,904
Barnet	1,504	1,616	1,775	2,266	6,777	2,414	2,432	2,241	2,457	9,211
Merton and Lambeth	2,143	2,530	2,607	3,247	8,329	2,877	2,912	2,441	2,786	8,333
Camden	3,206	3,150	3,057	3,090	8,507	3,208	3,341	2,906	3,269	8,164
Enfield	667	722	977	1,852	4,092	1,915	2,043	1,808	2,061	6,922
Brent	2,161	2,448	2,304	2,508	7,043	2,409	2,362	2,160	2,394	6,822
Hounslow	1,644	1,927	1,852	2,083	6,551	1,825	1,986	1,699	1,994	6,286
Havering	2,372	2,453	2,040	2,446	7,756	1,995	1,853	1,839	2,283	6,211
Southwark	1,829	2,241	2,152	2,351	6,358	1,986	2,268	2,064	2,459	6,194
Sutton	1,814	2,538	2,319	2,478	6,931	2,053	2,536	1,857	2,370	6,144
Bromley	3,402	3,375	2,969	3,098	8,939	2,439	2,613	2,015	2,482	6,060
Haringey	1,831	1,690	2,170	2,054	6,167	1,948	1,901	1,861	2,161	5,756
Barking and Dagenham	943	905	1,232	1,446	4,034	1,680	1,869	1,253	1,289	4,879
Croydon	1,271	1,372	1,467	1,553	4,564	1,467	1,529	1,645	1,782	4,866
Bexley	1,838	1,712	1,284	1,691	6,402	1,249	1,280	1,144	1,494	4,800
Lewisham	987	983	1,439	1,460	4,029	1,534	1,547	1,289	1,358	4,506
Wandsworth	2,121	2,173	2,168	2,390	5,521	1,981	1,701	1,670	1,853	4,176
Hillingdon	1,134	1,198	1,061	1,415	4,404	1,373	1,154	924	961	4,091
Waltham Forest	1,386	1,608	1,442	1,566	4,857	1,385	1,379	1,392	1,371	4,072
Hammersmith and Fulham	825	842	811	1,093	2,836	1,153	1,239	1,337	1,500	3,934
Kensington and Chelsea	1,428	1,495	1,382	1,492	4,629	1,296	1,433	1,264	1,473	3,910
Redbridge	1,300	1,422	1,330	1,486	4,800	1,259	1,359	1,106	1,155	3,869
Richmond	1,411	1,547	1,236	1,506	5,068	1,177	1,252	1,089	1,349	3,661
Harrow	1,031	893	870	966	2,755	920	1,254	1,239	1,287	3,404
Greenwich	836	1,021	915	971	3,263	877	1,007	819	1,146	3,251
Westminster	1,697	1,390	1,539	1,620	3,990	1,436	1,271	1,019	1,067	3,195
RCJ Advice Bureau	633	743	590	793	2,602	743	864	550	891	2,896
City of London	809	793	767	791	2,804	805	831	717	589	2,541
Kingston	643	713	616	995	2,420	817	832	680	772	2,516
Islington	604	662	673	647	2,497	590	771	668	595	2,449
Total:	47,261	50,201	48,952	56,198	162,046	50,774	52,709	46,041	52,179	154,023

Table 25 – Total Unique Clients per 1,000 people (2009/10)

Bureau	Total Unique Clients	Total Population	Unique Clients per 1,000 people
City of London	3,067	11,677	262.65
Camden	10,955	235,362	46.55
Sutton	8,422	194,195	43.37
Bromley	11,945	312,380	38.24
Havering	8,796	236,137	37.25
Brent	8,755	256,556	34.13
Haringey	7,242	224,996	32.19
Kensington and Chelsea	5,353	169,494	31.58
Hounslow	7,186	236,760	30.35
Richmond	5,575	190,920	29.20
Bexley	6,490	227,957	28.47
Southwark	8,091	287,041	28.19
Wandsworth	7,849	289,574	27.11
Waltham Forest	5,663	227,145	24.93
Barking and Dagenham	4,290	179,741	23.87
Hackney, Newham and Tower Hamlets	15,497	697,248	22.23
Westminster	5,550	253,112	21.93
Barnet	7,064	348,198	20.29
Merton and Lambeth	9,796	493,278	19.86
Hammersmith and Fulham	3,333	169,705	19.64
Redbridge	5,286	270,501	19.54
Hillingdon	4,737	266,114	17.80
Lewisham	4,529	266,480	17.00
Kingston	2,788	168,955	16.50
Greenwich	3,649	228,509	15.97
Croydon	5,400	345,562	15.63
Harrow	3,552	230,057	15.44
Enfield	4,163	294,927	14.12
Islington	2,504	194,080	12.90
Royal Courts Of Justice Advice Bureau	2,687	-	-
Total:	190,214	7,506,661	25.34

Table 26 – Total Unique Clients per 1,000 people (2010/11)

Bureau	Total Unique Clients	Total Population	Unique Clients per 1,000 people
City of London	2,859	11,677	244.84
Camden	11,075	235,362	47.06
Sutton	8,136	194,195	41.90
Brent	8,662	256,556	33.76
Haringey	7,271	224,996	32.32
Havering	7,552	236,137	31.98
Barking and Dagenham	5,605	179,741	31.18
Hounslow	7,192	236,760	30.38
Kensington and Chelsea	5,012	169,494	29.57
Southwark	8,159	287,041	28.42
Bromley	8,833	312,380	28.28
Hammersmith and Fulham	4,775	169,705	28.14
Barnet	9,493	348,198	27.26
Enfield	7,428	294,927	25.19
Richmond	4,630	190,920	24.25
Waltham Forest	5,174	227,145	22.78
Bexley	5,070	227,957	22.24
Wandsworth	6,417	289,574	22.16
Merton and Lambeth	10,203	493,278	20.68
Lewisham	5,312	266,480	19.93
Hackney, Newham and Tower Hamlets	13,717	697,248	19.67
Harrow	4,420	230,057	19.21
Croydon	6,059	345,562	17.53
Westminster	4,405	253,112	17.40
Kingston	2,940	168,955	17.40
Redbridge	4,647	270,501	17.18
Hillingdon	4,385	266,114	16.48
Greenwich	3,713	228,509	16.25
Islington	2,547	194,080	13.12
Royal Courts of Justice Advice Bureau	3,014	-	-
Total:	188,705	7,506,661	25.14

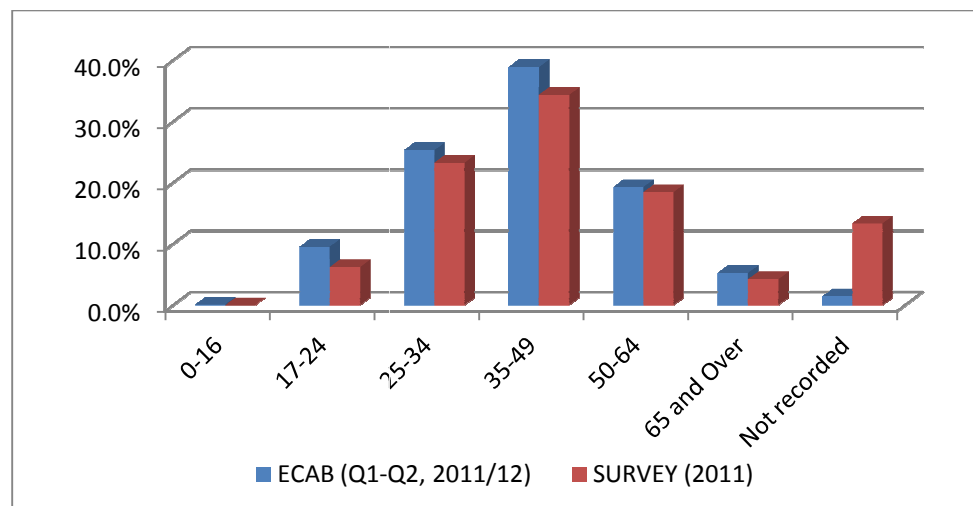
Table 27 - % difference in Total Unique Clients (2009/10 – 2010/11)

Bureau	Total Unique Clients (2009/10)	Total Unique Clients (2010/12)	% difference
Enfield	4,163	7,428	78.43
Hammersmith and Fulham	3,333	4,775	43.26
Barnet	7,064	9,493	34.39
Barking and Dagenham	4,290	5,605	30.65
Harrow	3,552	4,420	24.44
Lewisham	4,529	5,312	17.29
Croydon	5,400	6,059	12.20
Royal Courts Of Justice Advice Bureau	2,687	3,014	12.17
Kingston	2,788	2,940	5.45
Merton and Lambeth	9,796	10,203	4.15
Greenwich	3,649	3,713	1.75
Islington	2,504	2,547	1.72
Camden	10,955	11,075	1.10
Southwark	8,091	8,159	0.84
Haringey	7,242	7,271	0.40
Hounslow	7,186	7,192	0.08
Brent	8,755	8,662	-1.06
Sutton	8,422	8,136	-3.40
Kensington and Chelsea	5,353	5,012	-6.37
City of London	3,067	2,859	-6.78
Hillingdon	4,737	4,385	-7.43
Waltham Forest	5,663	5,174	-8.63
Hackney, Newham and Tower Hamlets	15,497	13,717	-11.49
Redbridge	5,286	4,647	-12.09
Havering	8,796	7,552	-14.14
Richmond	5,575	4,630	-16.95
Wandsworth	7,849	6,417	-18.24
Westminster	5,550	4,405	-20.63
Bexley	6,490	5,070	-21.88
Bromley	11,945	8,833	-26.05
Total:	190,214	188,705	-0.79

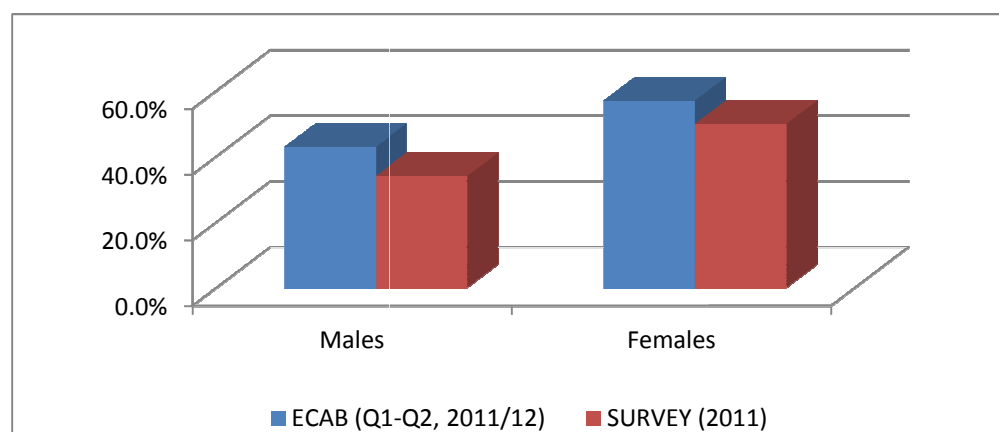
APPENDIX 2 – ECAB CLIENT SATISFACTION SURVEY 2011

Comparison between survey's sample and ECAB clients

21.1 Age Group



21.2 Gender



21.3 Ethnic Group

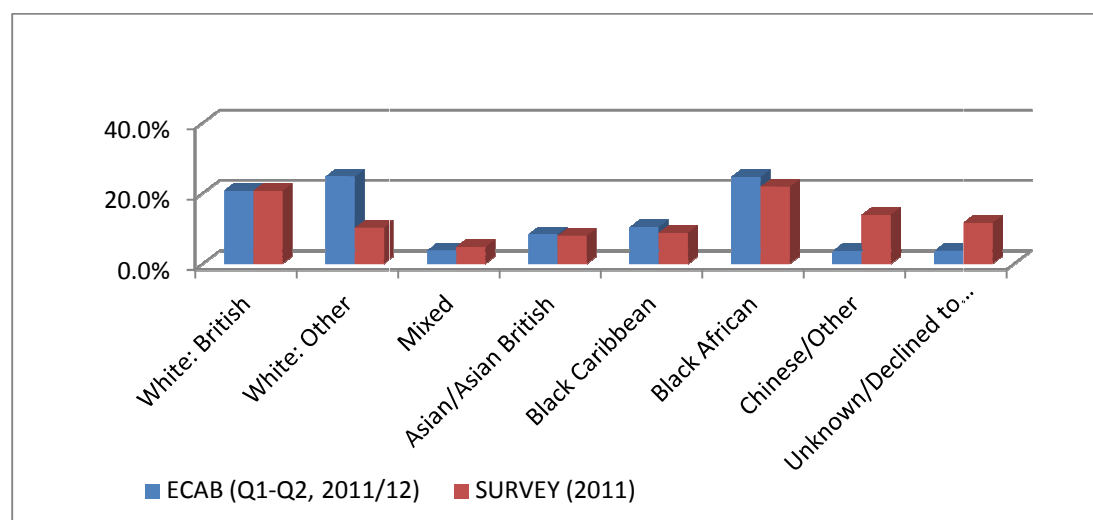


Table 28 – Client Satisfaction Survey – Detailed results

Q1 How easy did you find it to access our service?	Clients	Client %
Very Easy	156	45%
Easy	132	38%
Difficult	33	9%
Very Difficult	28	8%

Q2 How easy was it to find out about us?	Clients	Client %
Very Easy	210	60%
Fairly Easy	111	32%
A Bit Difficult	22	6%
Very Difficult	5	1%

Q3 How happy are you about where you come to see us?	Clients	Client %
Very Happy	175	59%
Fairly Happy	102	35%
Unhappy	10	3%
Very Unhappy	8	3%

Q4 How happy are you about the times we're open?	Clients	Client %
Very Happy	165	48%
Fairly Happy	152	44%
Unhappy	21	6%
Very Unhappy	6	2%

Q5 How would you like advice delivered?	Clients	Client %
By Appointment	144	47%
By Drop-In	80	26%
By Telephone	57	19%
By A Home Visit	17	6%
By Email	10	3%

Q6 How happy are you about how long you had to wait in total?	Clients	Client %
Very Happy	141	41%
Fairly Happy	155	45%
Unhappy	34	10%
Very Unhappy	12	4%

Q7 How well did the adviser understand you and your problem?	Clients	Client %
Very Well	195	56%
Good Enough	119	34%
Not Really	24	7%
Not At All	8	2%

Q8 How happy are you about the time you had to discuss your problem?	Clients	Client %
Very Happy	193	58%
Fairly Happy	124	37%
Unhappy	13	4%
Very Unhappy	5	1%

Q9 How happy are you with the information and advice you have received?	Clients	Client %
Very Happy	181	54%
Fairly Happy	122	37%
Unhappy	21	6%
Very Unhappy	9	3%

Q10 Did you get information that was easy to understand?	Clients	Client %
Yes	221	67%
Good Enough	85	26%
A Bit Difficult	21	6%
Very Difficult	5	2%

Q11 How useful was the advice you received?	Clients	Client %
Very Useful	194	58%
Fairly Useful	112	34%
Not Very Useful	23	7%
Useless	4	1%

Q12 What difference has the CAB made to your situation?	Clients	Client %
A Lot	114	36%
Some	135	42%
Not Much	43	13%
Not At All	28	9%

Q13 Overall, how happy are you with the service that you have received?	Clients	Client %
Very Happy	182	54%
Fairly Happy	130	39%
Unhappy	16	5%
Very Unhappy	6	2%

Q14 Would you use the CAB service again?	Clients	Client %
Yes	322	7%
No	13	0%

Q15 Would you recommend using the CAB service to others?	Clients	Client %
Yes	320	96%
No	15	4%

Level of satisfaction by clients' background

Table 29.1 Age group

	Q13. Service					Total
	Very Unhappy	Unhappy	Fairly Happy	Very Happy	No Answer	
17-24	0.0%	13.6%	45.5%	40.9%	0.0%	100%
25-34	1.2%	6.1%	40.2%	50.0%	2.4%	100%
35-49	2.5%	4.1%	33.9%	55.4%	4.1%	100%
50-64	3.1%	0.0%	41.5%	55.4%	0.0%	100%
65+	0.0%	0.0%	20.0%	73.3%	6.7%	100%
No Answer	0.0%	6.4%	34.0%	38.3%	21.3%	100%
TOTAL	1.7%	4.5%	36.9%	51.7%	5.1%	100%

Table 29.2 Gender

	Q13. Service					Total
	Very Unhappy	Unhappy	Fairly Happy	Very Happy	No Answer	
Male	1.7%	5.8%	36.7%	52.5%	3.3%	100%
Female	2.3%	3.4%	37.5%	55.7%	1.1%	100%
No Answer	0.0%	5.4%	35.7%	37.5%	21.4%	100%
TOTAL	1.7%	4.5%	36.9%	51.7%	5.1%	100%

Table 29.3 Ethnic group

	Q13. Service					Total
	Very Unhappy	Unhappy	Fairly Happy	Very Happy	No Answer	
White: British	1.4%	4.1%	39.7%	53.4%	1.4%	100%
White: Irish	0.0%	0.0%	50.0%	50.0%	0.0%	100%
White: Other	0.0%	2.9%	38.2%	58.8%	0.0%	100%
Black or Black British	1.8%	2.7%	45.5%	48.2%	1.8%	100%
Asian or Asian British (n=28)	7.1%	0.0%	14.3%	78.6%	0.0%	100%
Mixed	0.0%	5.9%	23.5%	47.1%	23.5%	100%
Other	2.2%	13.3%	26.7%	57.8%	0.0%	100%
No Answer	0.0%	4.9%	39.0%	29.3%	26.8%	100%
TOTAL	1.7%	4.5%	36.9%	51.7%	5.1%	100%

APPENDIX 3 – STATISTICS ON ‘CASE STUDY GROUPS’ (SEE SECTION 5.5)

Case Study Groups: under 25s

Table 30 – ECAB client enquiries (Aged 0-24)

Clients aged 0-24	2009/10	2010/11	Q1-Q2, 2011/12
Total clients	405	801	370
Total enquiries	1613	2463	1106
Average enquiries per client	3.98	3.07	2.99

Table 31 – ECAB clients by ethnic group (Aged 0-24)

Ethnic Group	2009/10	2009/10 (%)	2010/11	2010/11 (%)	Q1-Q2, 2011/12	Q1-Q2, 2011/12 (%)
White: British	109	27.0	190	23.9	103	27.8
Black African	61	15.1	182	22.9	103	27.8
White: Other	68	16.9	160	20.2	62	16.8
Black Caribbean	35	8.7	82	10.3	33	8.9
Asian/Asian British	16	4.0	55	6.9	19	5.1
Chinese/Other	55	13.6	38	4.8	18	4.9
Mixed	44	10.9	46	5.8	16	4.3
Unknown/Declined to Reply	15	3.7	41	5.2	16	4.3
<i>Total BME</i>	<i>279</i>	<i>69.2</i>	<i>563</i>	<i>70.9</i>	<i>251</i>	<i>67.8</i>
TOTAL	403	100	794	100	370	100

Figure 22 – ECAB clients by Ethnic group (Aged 0-24)

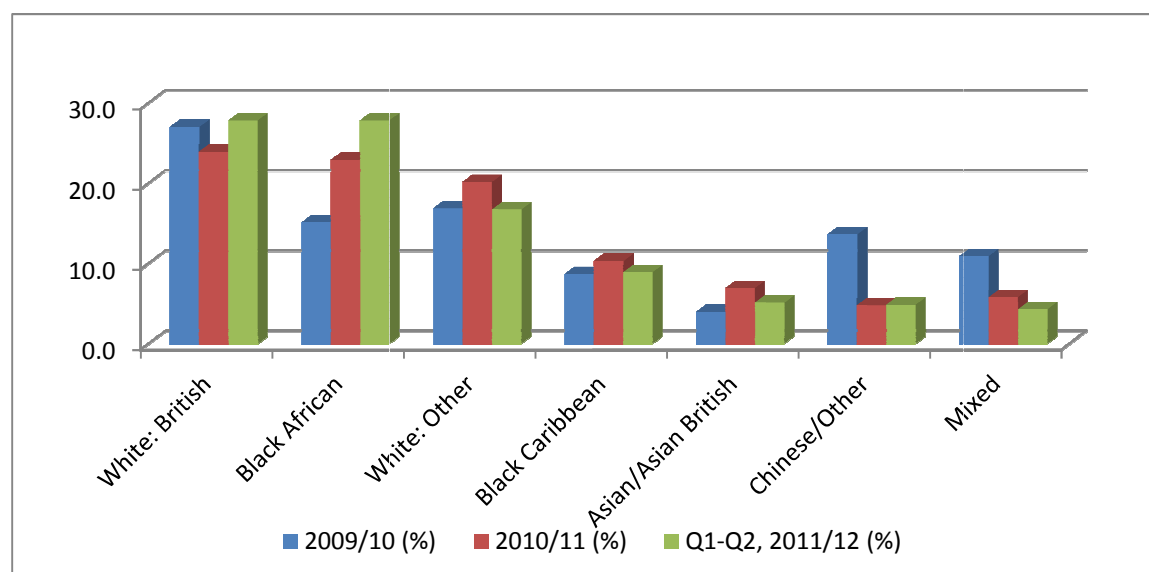


Table 32 – ECAB clients by Ethnic group (%)

Ethnic Group	ECAB (aged 0-24)	ECAB (all clients)
White: British	27.8	20.7
Black African	27.8	24.7
White: Other	16.8	24.7
Black Caribbean	8.9	10.4
Asian/Asian British	5.1	8.4
Chinese/Other	4.9	3.7
Mixed	4.3	3.7
Unknown/Declined to Reply	4.3	3.7
<i>Total BME</i>	<i>67.8</i>	<i>75.6</i>
TOTAL	100	100

Figure 23 – ECAB clients by Ethnic group (%)

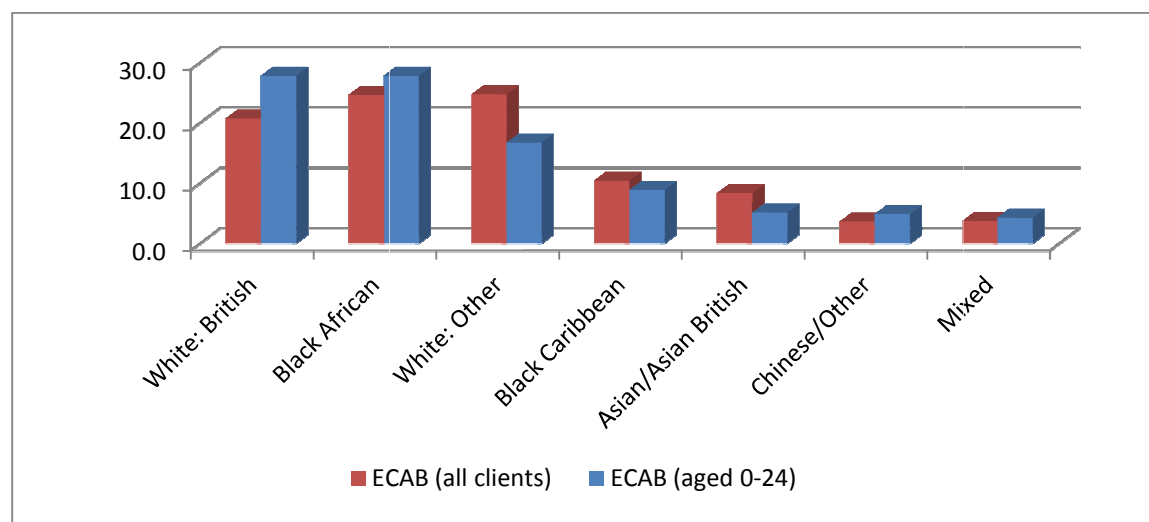


Figure 24 – ECAB clients by gender (Aged 0-24)

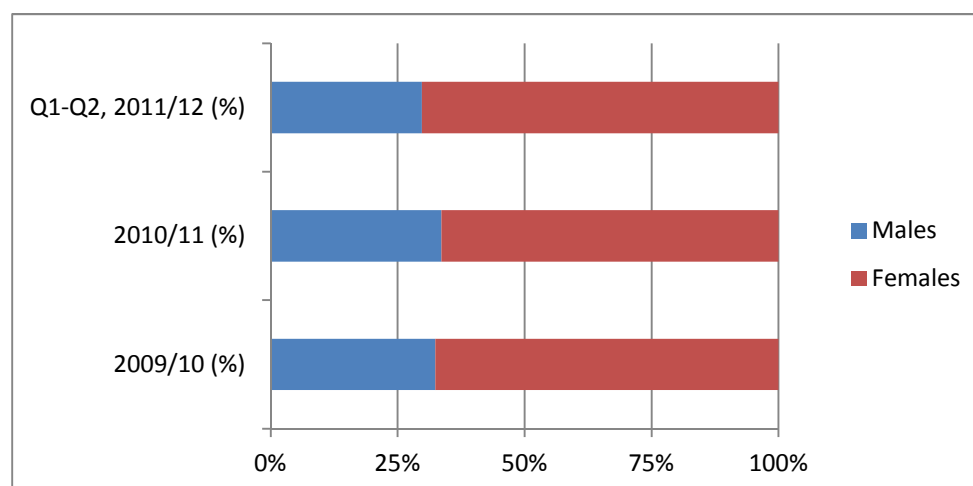


Figure 25– Social Policy Issues (ECAB clients, aged 0-24)

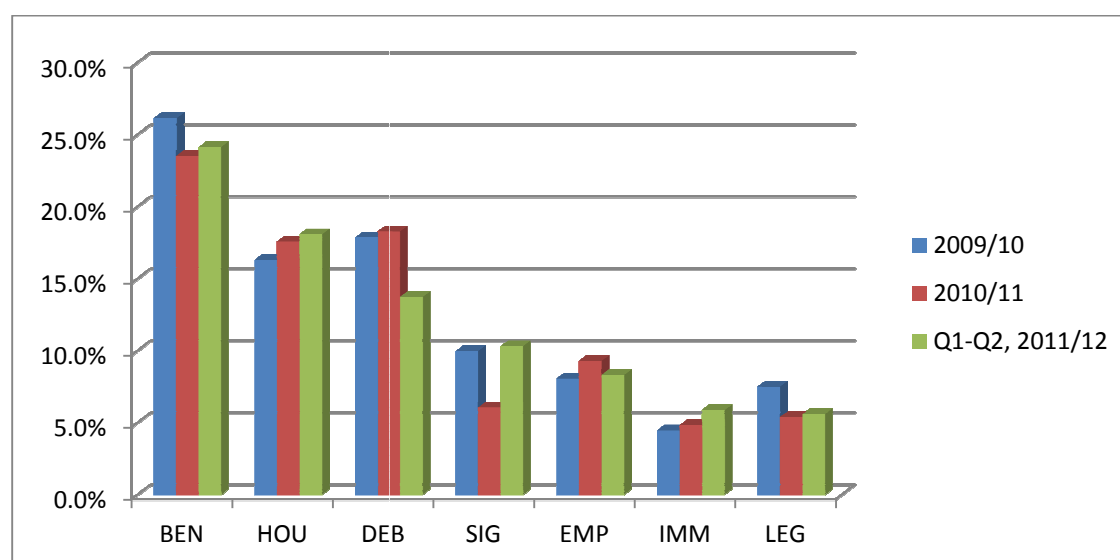


Table 33– Top eight enquiry issues relating to Benefits & Housing among clients aged 0-24

Clients aged 0-24	Q1-Q2, 2011/12	
Housing Issues		
Private sector rented propty	82	
Threatened homelessness	39	
Access to+provision of accomm.	26	
Benefits Issues		
Housing Benefit	52	
Income Support	30	
Working+Child Tax Credits	29	
Jobseekers Allowance	25	
Council Tax Benefit	24	
TOTAL	307	27.8
All Other Enquiries	799	72.2

Case Study Groups: over 65s

Table 34 – ECAB client enquiries (Aged 65+)

Clients aged 65+	2009/10	2010/11	Q1-Q2, 2011/12
Total clients	258	494	202
Total enquiries	1128	1476	577
Average enquiries per client	4.37	2.99	2.86

Table 35 – Enfield CAB clients by Ethnic group (Aged 65+)

Ethnic Group	2009/10	2009/10 (%)	2010/11	2010/11 (%)	Q1-Q2, 2011/12	Q1-Q2, 2011/12 (%)
White: British	121	46.9	185	37.6	62	30.7
White: Other	33	12.8	71	14.4	51	25.2
Black Caribbean	20	7.8	72	14.6	29	14.4
Black African	20	7.8	57	11.6	23	11.4
Asian/Asian British	25	9.7	40	8.1	22	10.9
Chinese/Other	18	7.0	30	6.1	6	3.0
Mixed	8	3.1	14	2.8	4	2.0
Unknown/Declined to Reply	13	5.0	23	4.7	5	2.5
Total BME	124	48.1	284	57.7	135	66.8
TOTAL	258	100	492	100	202	100

Figure 26 - ECAB clients by Ethnic group (Aged 65+)

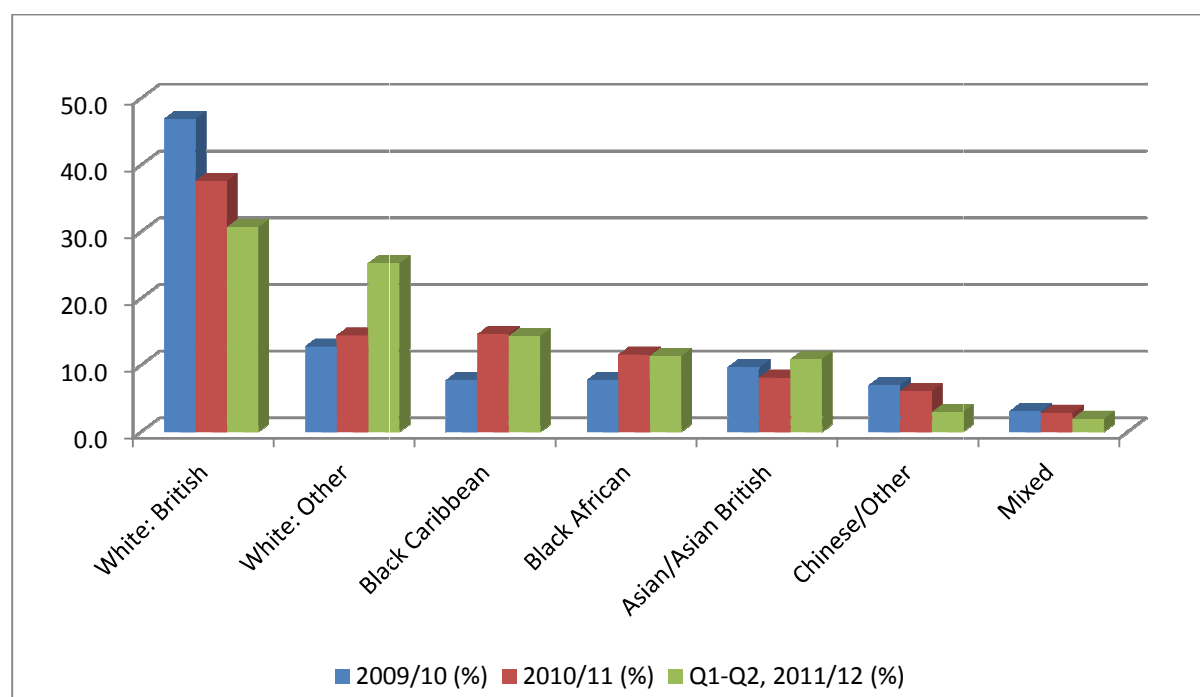


Figure 27 – ECAB clients by Ethnicity (Aged 65+)

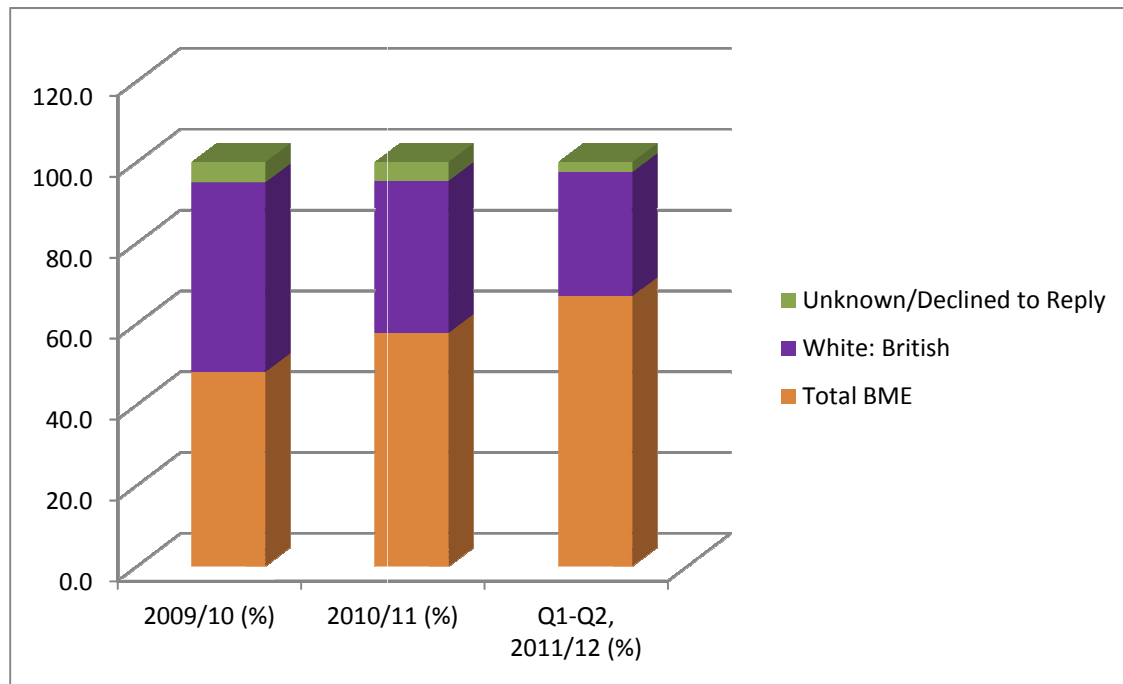


Figure 28 – ECAB clients by Ethnic group (%)

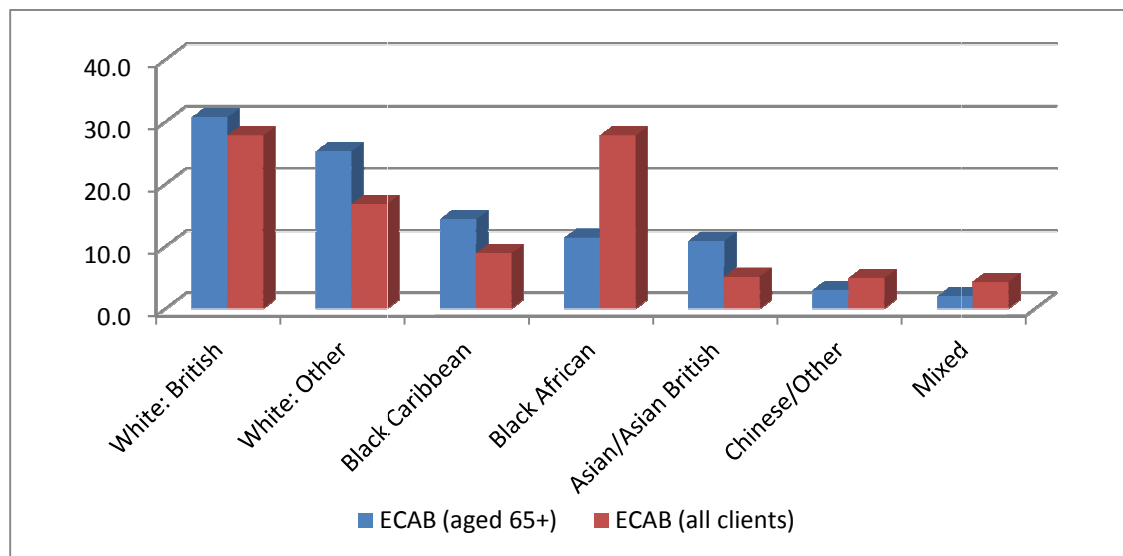


Figure 29 – ECAB clients by gender (Aged 65+)

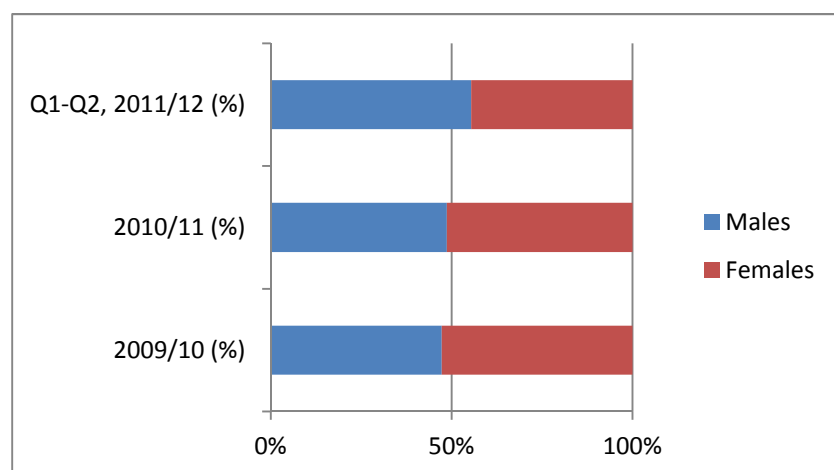


Figure 30 – Social Policy Issues (ECAB clients, aged 65+)

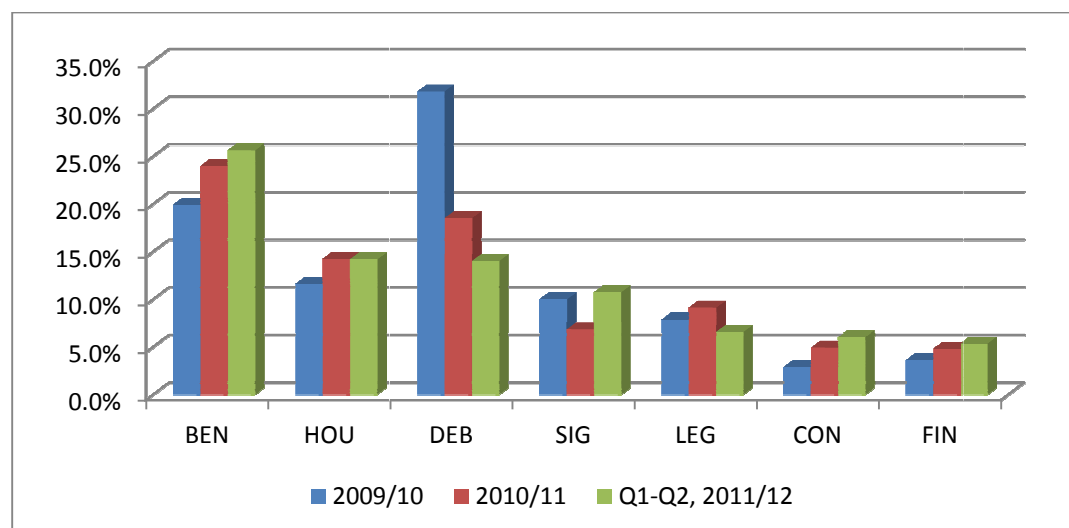


Table 36 – Top enquiry issues relating to Benefits & Housing among clients aged 65+

Clients aged 65+	Q1-Q2, 2011/12	
Benefits Issues		
Pension Credit	43	
Housing Benefit	28	
Attendance Allowance	15	
Housing Issues		
Environml+neighbour issues	23	
Owner occupier property	18	
Private sector rented propty	13	%
TOTAL	140	24.3
All Other Enquiries	437	75.7

Case Study Groups: Gender

Figure 31.1 – Social Policy Issues (ECAB clients, males)

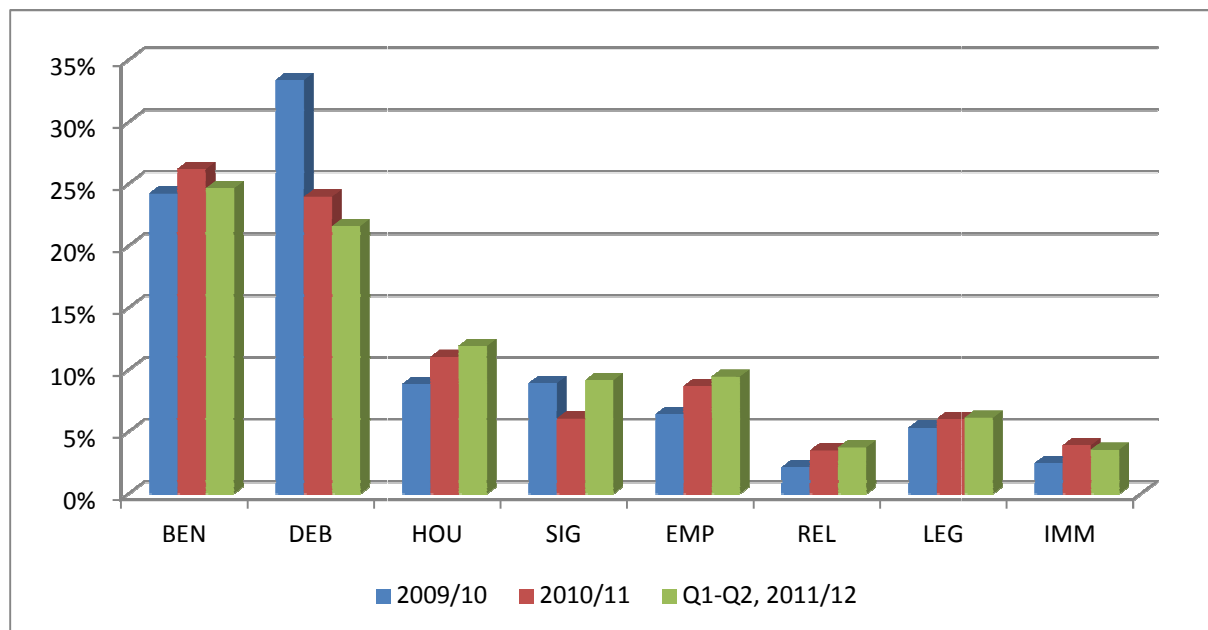


Figure 31.2 – Social Policy Issues (ECAB clients, females)

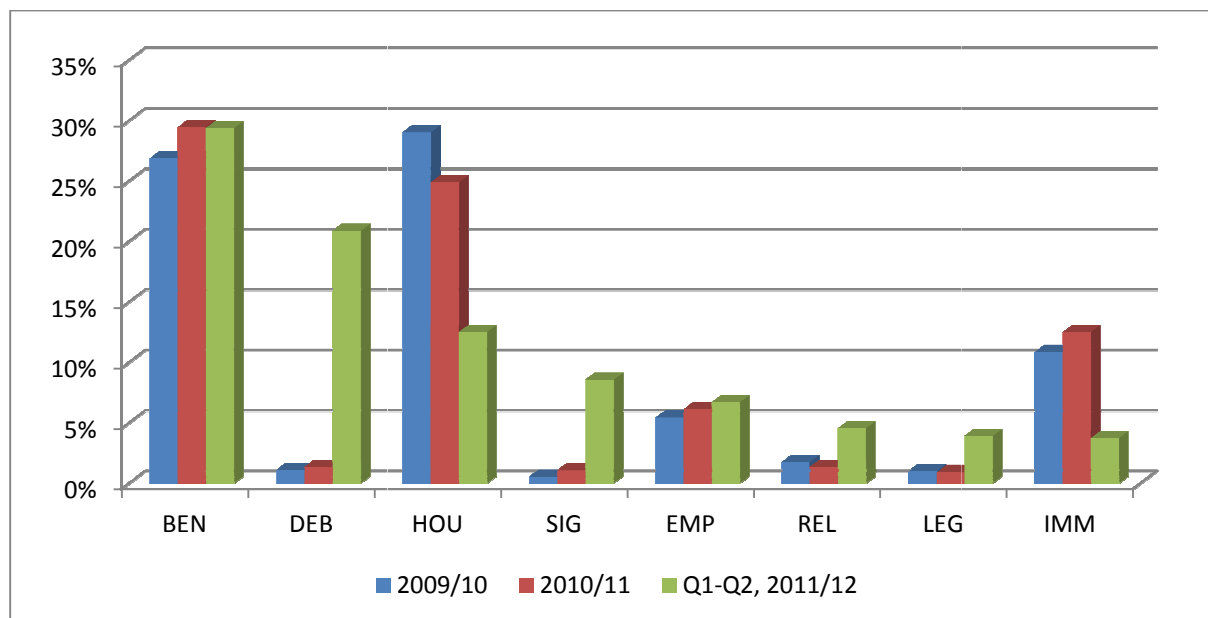
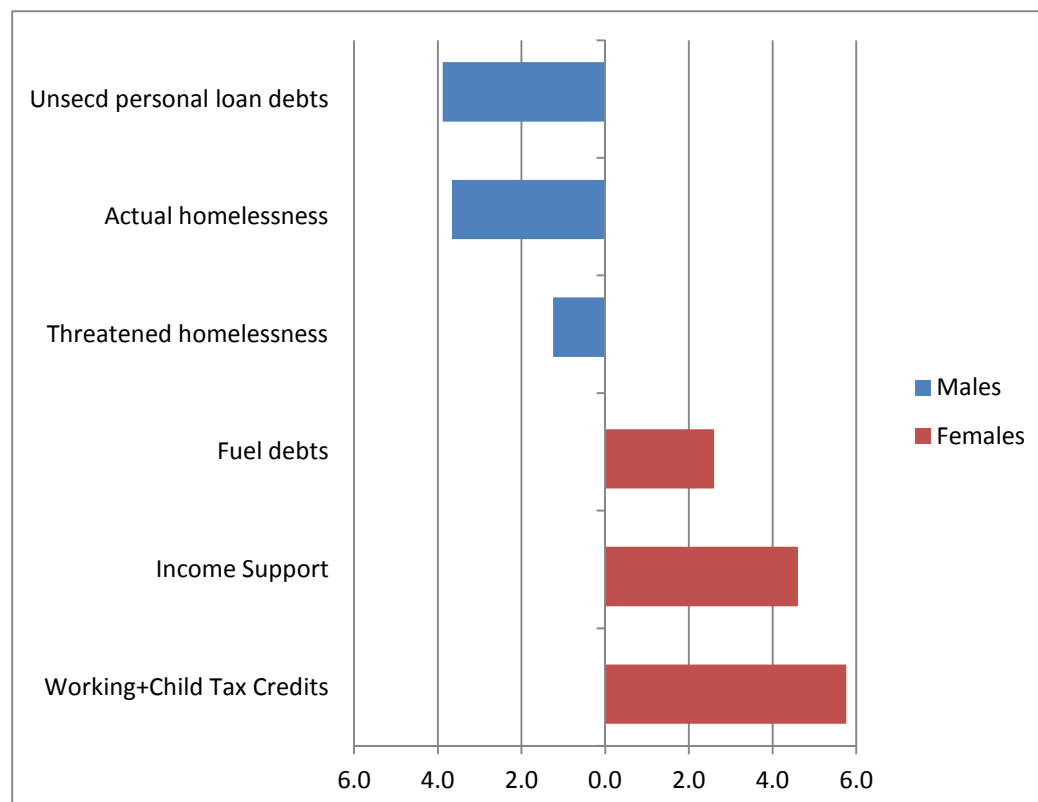


Table 37 – Selected SP Issues (Level 2) showing gender difference as % of total enquiries

	Males	Females	Difference (Females-Males)
Benefits Issues			
Working+Child Tax Credits	7.6	13.4	5.8
Income Support	4.5	9.1	4.6
Debt Issues			
Unsecd personal loan debts	10.5	6.6	-3.9
Fuel debts	6.3	8.9	2.6
Housing Issues			
Actual homelessness	7.6	3.9	-3.7
Threatened homelessness	17.0	15.8	-1.2

Figure 32 – Selected SP Issues (Level 2) showing gender difference as % of total enquiries



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